# UNITED STATES DISTRICT COURT MIDDLE DISTRICT OF FLORIDA TAMPA DIVISION

FEDERAL TRADE COMMISSION,

Plaintiff,

v.

Case No. 8:24-cv-1626-KKM-AAS

START CONNECTING LLC, d/b/a USA Student Debt Relief, a Florida limited liability company;

START CONNECTING SAS, d/b/a USA Student Debt Relief, a Colombia corporation;

DOUGLAS R. GOODMAN, individually and as an officer of START CONNECTING LLC;

DORIS E. GALLON-GOODMAN, individually and as an officer of START CONNECTING LLC; and

JUAN S. ROJAS, individually and as an officer of START CONNECTING LLC and START CONNECTING SAS,

Defendants.	
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THE RECEIVER'S SECOND INTERIM REPORT

On July 11, 2024, the Court appointed Jared J. Perez as temporary receiver (the "Receiver") over (1) Start Connecting LLC, d/b/a USA Student Debt Relief ("USASDR"); (2) Start Connecting SAS, d/b/a both USASDR and Start Connecting; and (3) any other entity that has conducted any business related to the defendants' marketing of debt relief services, including the receipt of assets derived from any such business, that the Receiver determines is owned or controlled by any defendant¹ (collectively, the "Receivership Entities"). See generally Doc. 13 (the "TRO").

On July 23, 2024, the Receiver filed his preliminary (*i.e.*, first) interim report (the "**First Report**") pursuant to TRO Sections XX and XXVI, which detailed the actions the Receiver and his retained professionals undertook during the first 12 days of this Receivership (*i.e.*, July 11, 2024, through the filing of the First Report on July 23, 2024). See Doc. 26.

On September 11, 2024, the Court entered a preliminary injunction against defendants Start Connecting LLC, Douglas R. Goodman, and Doris E. Gallon-Goodman. See Doc. 69. On September 19, 2024, the Court entered a separate preliminary injunction against defendants Juan S. Rojas and Start Connecting SAS. See Doc. 78. While there are some differences between the

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<sup>&</sup>lt;sup>1</sup> On August 15, 2024, the Receiver expanded the Receivership to include Zage Group, LLC ("**Zage Group**"). See Doc. 47. On August 27, 2024, the Receiver expanded the Receivership to include G&G International Consultants SAS ("**G&G**") and LEADSR4US LLC ("**LR4US**"). See Docs. 53, 54.

two documents, they are substantively similar and are collectively referred to herein as the "**Preliminary Injunctions**." Sections XX of the Preliminary Injunctions direct the Receiver to

periodically report to this Court regarding (1) the steps taken by the Receiver to implement the terms of this Order; (2) the value of all liquidated and unliquidated Assets of the Receivership Entities; (3) the sum of all liabilities of the Receivership Entities; (4) the steps the Receiver intends to take in the future to (a) prevent any diminution in the value of Assets of the Receivership Entities, (b) pursue receivership Assets from third parties, and (c) adjust the liabilities of the Receivership Entities, if appropriate; (5) whether the business of the Receivership Entities can be operated lawfully and profitably; and (6) any other matters that the Receiver believes should be brought to the Court's attention.

PI §§ XX. Pursuant to the Court's instructions, the Receiver files this Second Interim Report to address the foregoing matters for the seven-month reporting period beginning July 24, 2024 and ending February 24, 2024.

# I. STEPS TAKEN TO IMPLEMENT THE TERMS OF THE TRO AND PRELIMINARY INJUNCTIONS

First, Sections XX(1) of the TRO and Preliminary Injunctions direct the Receiver to identify the steps taken to implement their terms. The most relevant terms for this reporting period are set forth in Sections XII (Duties and Authority of Receiver) and XIII (Transfer of Receivership Property to Receiver) of the TRO and Preliminary Injunctions. During the seven-month period between July 24, 2024, and February 24, 2025, the Receiver and his retained professionals engaged in the following activities:

- Recovered a total of \$444,556.37 from banks and credit card processors, including \$86,000.00 that Doug Goodman transferred from Start Connecting LLC to his personal account in violation of the TRO and an additional \$7,000.00 he withdrew in cash (see Ex. 1);
- Investigated the misappropriation of hundreds of millions of Colombian pesos by Juan Rojas, also in violation of the TRO, from foreign accounts belonging to Start Connecting SAS immediately following the Receiver's appointment (see infra § II.A.);
- Expanded the Receivership to include G&G International Consultants SAS and investigated the transfer of millions of Colombia pesos from that company's bank account immediately following the Receiver's appointment (see infra § I.C.1.);
- Expanded the Receivership to include LEADSR4US LLC, preserved its website, and redirected its domain (*see infra* § I.C.2.);
- Expanded the Receivership to include Zage Group, LLC and began efforts to wind down that inoperative company (*see infra* § I.C.3.);
- Began an investigation and considered expansion of the Receivership to include Student Solution Service, which along with a number of affiliated entities, appears to be operated by the same managers and telemarketers as a successor to USASDR (see infra § I.B.);
- Began an investigation into the Colombian call center and the semisuccessful attempts by its employees and defendant Rojas to resume operations within a week of the Receiver's appointment in willful disregard of the TRO and Preliminary Injunctions (*see infra* § I.A.);
- Navigated myriad attempts by Hamlet Garcia Jr. ("Garcia"), a purported former affiliate of Start Connecting SAS, to disrupt the Receivership, including a baseless request for a "wellness check" by the Tampa Police Department on the Receiver (see infra § VI.A.);
- Made a good-faith determination, given the foregoing and other factors, that the Receivership Entities could not have been and cannot now be operated lawfully and profitably (see infra § V);
- Considered, based on the same factors, whether any of the defendants' or nonparties' conduct warrants a referral to the United States Attorney pursuant to 18 U.S.C. § 3057:
- Began evaluating whether to assert claims (independent of the FTC) against any parties or nonparties for, among other things, avoidance of

fraudulent transfers, aiding and abetting, negligence, breach of the fiduciary duty of care, negligence, etc. (see infra § I.D.);

- Filed a "First Cash Accounting Report" on August 15, 2024 (Doc. 46);
- Opened a Receivership account at ServisFirst Bank, transferred \$444,556.37 to that account, and circulated monthly statements to the parties, as expressly required by the TRO and Preliminary Injunctions;
- Created <u>www.usastudentdebtreliefreceivership.com</u> so that consumers and others can follow the progress of this enforcement action;
- Obtained an order (Doc. 92) from the Court directing GoDaddy, LLC ("GoDaddy") to transfer 11 domains to the Receiver and rerouted those domains to the Receivership website;
- Obtained an order (Doc. 92) from the Court directing Hostinger International, Ltd. ("**Hostinger**") to transfer control of a virtual private server to the Receiver and worked with the FTC's Digital Forensic Unit (see PI §§ XII.E.) to analyze and preserve the data;
- Used customer relationship management software to send an email to approximately 18,000 consumers informing them about this action and the Receivership website;
- Created an email address (<u>Contact@USASDR-Receivership.com</u>) to field questions and other communications from consumers (*see* Exs. L & M);
- Corresponded with approximately 200 consumers and, among other things, provided instructions about how to identify their student loan servicer, as many individuals were misled to believe that USA Student Debt Relief was a loan servicer and that payments made to USASDR were loan payments as opposed to purported document preparation fees and monthly account monitoring charges (see, e.g., id.);
- Worked with Slack, Inc. to obtain control of a workspace containing almost 4.4 million messages to and from USASDR telemarketers;
- Continued efforts to access and preserve documents and accounts belonging to the Receivership Entities, including at least 31 sources of Electronically Stored Information, given the complete and total lack of cooperation by defendant Juan Rojas and all employees of the Colombian call center; and

• Opened a mailing address (distinct from the defendants' Sarasota home office) dedicated to the Receivership Entities and redirected their domestic mail: PO Box 60, Clearwater, FL 33757.

Certain of these mandated tasks are explained in more detail below.<sup>2</sup>

# A. Denial Of Access To Colombian Employees, Intentional Interference With The Receivership, And Willful Disregard Of The Court's Orders

As explained in the First Report, the Receiver (in consultation with the FTC) decided not to physically seize control of the Receivership Entities' call center in Cali, Colombia for numerous reasons, including concerns about limited financial resources, complicated international logistics, and potential threats to safety and security. *See* Doc. 26 at 9-10. Given these concerns, the Receiver decided to implement the TRO with respect to the call center by freezing or severing its ties with the United States.

On July 11, 2024 (*i.e.*, immediately after his appointment), the Receiver sent a letter by email to more than 50 individuals believed to be employees of Receivership Entities in Colombia, instructing them to pause operations until further notice and to provide their personal contact information (should the Receivership Entities' computer systems be frozen or disabled) as well as

<sup>2</sup> The First Report contained a section about the Receiver's retention of professionals to assist him in carrying out his mandate. *See* Doc. 26 at 4-5. The Receiver wrote that, in addition to

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the specified attorneys, investigators, and forensic consultants, he was "in the process of retaining a local tax and accounting firm to assist with financial matters" and would "provide further details on that potential engagement" in his next report. *Id.* Since then, the Receiver has engaged PDR CPAs + Advisors (www.pdr-cpa.com) to provide accounting services and advice regarding potential tax obligations. *See* Docs. 94, 98 (approving PDR's initial fees).

certain details about their roles with the Receivership Entities, including their titles, job descriptions, managers, and compensation. Composite Exhibit A contains four sample emails demonstrating that employees received the letter and generally forwarded it to their supervisor(s) and/or other employees.<sup>3</sup> No employee has ever replied to that correspondence, likely because Rojas and others instructed them to ignore the TRO and the Receiver's accompanying directions. For example, on the afternoon of July 11, 2024, shortly after the Receiver sent his letter, two employees exchanged the following messages:

2981

VG: i just got a weird email RG: Yes disregard the email

Andrew [Walker] is dealing with it along with Sebas [i.e.,

defendant Rojasl

VG: yes ok

**Exhibit B** at 8 (original punctuation and grammar).<sup>4</sup>

<sup>&</sup>lt;sup>3</sup> While the Receiver can authenticate documents and serve as a records' custodian, the exhibits to this report are intended to be informational rather than evidentiary and are thus not attached to an independent declaration. With respect to Composite Exhibit A, each of the emails is 80 pages due to the length of the TRO. So as not to burden the Court, the first email in the exhibit contains a complete copy of the Receiver's letter and the first page of the TRO. The Receiver's letter and the TRO have been removed from the other three emails, leaving only the cover emails that demonstrate the pertinent employee's receipt of the file.

<sup>&</sup>lt;sup>4</sup> VG is USASDR employee Victoria Clark/Victoria Griffin. RG is USASDR employee Jason Rivera/Richard Gray. See id. The purpose of these apparent aliases is unclear. Sebastian is defendant Rojas's middle name. As such, many people refer to him as "Sebas." Individuals like these should be subject to harsh sanctions for ignoring the TRO, but many are Colombian nationals who reside exclusively in that country. The Receiver is investigating whether any have assets in the United States or are otherwise vulnerable to the Court's disciplinary powers. To conserve resources, the Receiver is not inclined to ask the Court to impose nominal sanctions that cannot be enforced or collected in a meaningful way.

Unfortunately, defendant Rojas and others did not simply ignore the TRO; instead, they immediately took steps to undermine the Receivership and to restart business operations. In fact, they migrated to new software (or possibly commandeered another company's account, as discussed below) and began closing transactions again within approximately one week. For example, employees at the call center conducted most (if not all) of USASDR's salesrelated operations through customer relationship management software called "leadtrac," which the Receivership Entities licensed from a company called National Data Systems, LLC ("NDS"). Shortly after the FTC and the Receiver served NDS with a copy of the TRO on July 11, 2024, the company was able to terminate the call center's connection to leadtrac. Instead of contacting the Receiver or otherwise attempting to comply with the TRO, however, call center employees immediately undertook efforts to resume operations in direct and willful disobedience of the Court's order. First, employees began transitioning customers into and/or using leads from replacement software called HubSpot. See Exhibit C at 8 (noting 115 new leads in HubSpot from July 18, 2024, and 20 from July 19, 2024). Second, employees began attempting to contact and retain current and pending customers. See id. at 8-9 ("THIS CLIENT WAS MY LAST SALE BEFORE THE PROBLEM ... KEEP HIM IN MIND FOR SOMEBODY ELSE TO CALL HIM AND RESELL HIM."). Third, employees began closing new sales using the replacement software.

- VG: im closing my second whooooo
- RG: Great job girl! I know you are a finisher!
- VG: im starting to get the hang of this
- RG: Thats all we need to get used to the system and we are still the same sharks
- VG: yesss[,] but i still miss leadtrack[;] it was more organized
- RG: Yes me too[;] we will get the money to fight and beat the case to get back to our normality
- VG: I HOPE SO

Id. at 10-11 (lines condensed; original punctuation and grammar).<sup>5</sup> As explained in the next section, certain business opportunities were also diverted to a company called Student Solution Service. After the discovery of these and other messages, the Receiver took control of USASDR's Slack account and, with commendable assistance from NDS, sent a warning email to 18,000 consumers through leadtrac. The Receiver will continue to investigate and terminate efforts to revive the USASDR scheme.

# B. Investigating Student Solution Service

On September 11, 2024, a consumer contacted the Receiver about a company called "Student Solutions" -i.e., Student Solution Service ("SSS"). USASDR had previously solicited the consumer, and based on the similarities between the companies' pitches, the consumer stated, "I think they are the same people with a different name and that their office is in Florida, USA."

<sup>&</sup>lt;sup>5</sup> In October 2024, the FTC obtained data from the Department of Education regarding 79 consumers associated with StudentAid.gov activity between July 23, 2024, and August 26, 2024. The FTC then cross-referenced those names against leadtrac data, and 61 of the 79 names matched profiles in the database. The profiles were generally created in the weeks preceding the TRO and many were assigned to defendant Rojas.

**Composite Exhibit D** at 1. In cooperation with the FTC, the Receiver launched an investigation and identified <u>studentsolutionservice.com</u>.<sup>6</sup>

Based on publicly-available information, the Receiver and the FTC determined that the website was privately registered through GoDaddy on January 5, 2024, and its registration was updated on August 29, 2024. Its ownership is anonymized through Domains By Proxy, LLC, but the Receiver was nevertheless able to determine that Hostinger provides the site with webhosting services. According to Hostinger, the company's account was opened on July 31, 2024 (*i.e.*, less than three weeks after the Receiver's appointment), and the account holder is a Colombian individual named Gieson Trejos. *Id.* at 2. Hostinger also provided the Receiver with a list of IP addresses that accessed the account, and one of those addresses (190.85.102.26) matched an address associated with USASDR's Colombian call center. *Id.* Notably, USASDR's websites all used GoDaddy, Domains by Proxy, and Hostinger.

Given these alarming facts, the FTC searched its complaint database and identified correspondence about SSS from a consumer that contained transaction information, including a merchant identification number ("MID") and company telephone number. The MID is linked to "Student National"

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<sup>&</sup>lt;sup>6</sup> The FTC used the Wayback Machine, an internet archive, to research previous versions of the website. Screen captures show features and text like disclaimers that are very similar, if not substantively identical, to corresponding features and text on the USASDR website.

Servic[e]," and the phone number is linked to Student Relief AID Corp. d/b/a "Student Relief Aid" (studentreliefaid.org) in Loxahatchee, FL.

Next, the FTC contacted the credit card processors associated with USASDR to obtain more information about the MID (there is no industrywide database), and fortunately, Maverick Payments ("Maverick") responded. According to its records, Maverick has had an active MID associated with "Student National Service" and National Debt Solutions LLC ("SNS/NDS") since January 13, 2021. According to Sunbiz.org, that company was formed in 2019 and administratively dissolved on September 27, 2024, for failing to file an annual report. Patricia Melo was its sole principal.

Maverick maintained a reserve account at Axiom Bank for, among other things, the SNS/NDS MID. In early October 2024, it contained \$11,725.88. Around the same time, the General Counsel of Axiom Bank stated that the MID had been flagged for a new risk review because its sales volume increased from approximately \$10,000 per month to more than \$20,000 per month in August and September 2024 - i.e., immediately following the Receiver's appointment. Based on their review, Maverick and Axiom Bank voluntarily terminated the SNS/NDS account in November 2024.

Internal USASDR records add even more damning context. For example, on July 17 through 19, 2024, employees like Bryan Bueno were already creating, using, and/or communicating about new email addresses like

docs@studentsolutionservice.com, jeremycooper@studentsolutionservice.com, and jasonrivera@studentsolutionservice.com. See Comp. Ex. D at 4-9. Bueno, Rivera, and others were also using leads from a HubSpot account apparently owned by SNS and changing an SNS service agreement into an SSS service agreement. See id. at 20 (identifying SSS as the contracting party but then using SNS throughout the remainder of the document). Meanwhile, USASDR employees like David Torres, Jason Rivera, and Steven Rodriquez were sending what appear to be template emails, scripts, and other documents to SSS email addresses. See id. at 10-14 & 36-39 (changing a script from USASDR to SSS but forgetting to edit the compliance questions). In August 2024, Bryan Bueno and Jose Camacho were accessing the SSS Hostinger account and trying to bypass spam filters. See id. at 40-49.

Put simply, defendant Rojas and a number of employees in the Colombian call center appear to have combined USASDR assets like scripts and templates with preexisting assets commandeered from other companies like the SNS/NDS MID, HubSpot leads, and SNS contracts beginning almost immediately after the Receiver's appointment. They operated that amalgamation in violation of the TRO as Student Solution Service, at least until November 2024, when Maverick closed the hijacked SNS/NDS merchant account. Based on the facts and circumstances described above, the Receiver could have expanded the Receivership to include SSS, but the company does

not appear to have sufficient assets to justify the costs associated with expansion, especially after Maverick terminated the merchant account. Instead, the Receiver posted a <u>warning</u> to consumers about the new entities on the Receivership website.<sup>7</sup> He is also monitoring this situation and reserves the right to expand the Receivership should circumstances dictate.

# C. Expansion of the Receivership

## 1. G&G International Consultants SAS

On August 27, 2024, the Receiver expanded the Receivership to include G&G, which is owned by defendant Doris Goodman. See Doc. 53. Under Colombian law, the company's representative is her ex-husband Oscar Rojas – i.e., Juan Rojas's biological father. The defendants collectively used G&G to pay commissions to the Colombian telemarketers working in the call center. See infra Comp. Exs. R, S. They claim to have created the company as a contingency so that USASDR's business operations could continue in the event something unfortunate befell defendant Rojas, given previous attacks against

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<sup>&</sup>lt;sup>7</sup> In December 2023, Hamlet Garcia Jr. accused both the Receiver and Doug Goodman (through defense counsel) of defamation based on the contents of the warning to consumers. See infra Comp. Ex. U. In related communications, Garcia claimed to be the "registrar of the domain name and creator of the Student Solution Service brand" (id. at 26), but he also admitted to violating the TRO and/or Preliminary Injunctions (id. at 37) ("It is with heavy heart I admit that, though no ill intent guided my course, it may be that I have, in some manner, acted in contravention to the Court's clear and just decree."). Garcia also asked the Receiver to report his "breach" to the Court Id. ("[A]s a steward of this Court, entrusted with oversight, [the Receiver] is bound to report such breach to the Almighty Judge, whose justice cannot abide concealment.").

him and the day-to-day violence endemic to Cali, Colombia. The Receiver is analyzing documents, a laptop, and a cell phone obtained from Oscar Rojas.

In July 2024, G&G maintained an account at Bancolombia ending in 3381. On July 1, 2024, that account had a balance of \$62,990,494.30 Colombian pesos ("COP") or \$15,362.41 United States Dollars ("USD"). On July 11, 2024 - the day of the Receiver's appointment - \$42,503,677.00 COP were withdrawn using a debit card in Cali, Colombia, which along with several other transactions, left a month-end balance of \$586,497.91 COP or \$143.20 USD. A bank statement evidencing these transactions is attached as **Exhibit E**. While G&G was not yet a Receivership Entity, its funds were nevertheless subject to the TRO and asset freeze because they were used to pay commissions to telemarketers and were thus held for the benefit of Start Connecting SAS. At present, G&G does not appear to have any material assets. Doris Goodman and Oscar Rojas remain responsible for G&G's obligations, including taxes, under both Colombian law and the Preliminary Injunctions. See PI §§ XII.W. The Receiver is considering appropriate, cost-efficient next steps.

# 2. LEADSR4US LLC

On August 27, 2024, the Receiver expanded the Receivership to include LR4US, which is owned by defendant Doris Goodman. See Doc. 54. In December 2023, defendants Rojas, Doug Goodman, and Doris Goodman as well as Colombian employees like Andrew Walker and Bryan Bueno discussed

forming LR4US, including purchasing a domain name, creating a "Dba," and opening a bank account. See Exhibit F. The defendants created the company to develop leads for USASDR, and it did so, at least for a time on a limited basis. See infra Ex. S 79 at 26; see also id. 217 at 63 ("[W]e will do approximately 850 sales this month [April 2024;] the idea is to do 1000 by June but we need leads from leads r us for this."). The Receiver archived the company's website and redirected its domain to the Receivership website. The Receiver is considering appropriate, cost-efficient next steps.

# 3. Zage Group, LLC

On August 15, 2024, the Receiver expanded the Receivership to include Zage Group, which is owned by defendants Doug and Doris Goodman. See Doc. 47. Although the defendants funneled money from Start Connecting LLC to Start Connecting SAS through Zage Group, the company has not had any other substantive operations for years. Doris Goodman considered Zage Group as a possible replacement for Start Connecting LLC, given that company's regulatory and reputational troubles (see infra Ex. I), but her idea never materialized. Zage Group did not have a website, and to conserve resources, the Receiver allowed its domain name to expire in February 2025. Absent intervening considerations, the Receiver will likely dissolve this company.

## D. Evaluation of Legal Claims

Pursuant to Sections XII.D. of the Preliminary Injunctions, the Receiver "shall have full power to sue for, collect, and receive" all assets of the Receivership Entities. See also PI §§ XII.M. Because assets include causes of action, the Receiver and his counsel are considering whether the Receivership Entities have claims against any parties or nonparties. For example, receivers often bring fraudulent transfer and unjust enrichment claims to recover scheme proceeds from transferees like family members and other insiders. In addition, receivers can also bring tort claims on behalf of Receivership Entities for, among other things, negligence, aiding and abetting, and breaches of fiduciary duties. The duty of care is particularly important because officers, directors, and owners cannot be "asleep at the wheel" while insiders and other employees use the fiduciaries' companies to commit fraud.

Finally, the Receiver understands that Doug and Doris Goodman used a substantial amount of scheme proceeds to retire the mortgage on their residence, which was also Start Connecting, LLC's only office. Florida's homestead protection does not apply to such transactions, and the Receiver is entitled to a constructive trust and equitable lien against the Sarasota property. See Lee v. Wiand, 603 B.R. 161 (M.D. Fla. 2018).

#### II. THE VALUE OF THE RECEIVERSHIP ENTITIES' LIQUIDATED AND UNLIQUIDATED ASSETS

The Receiver filed his First Cash Accounting Report on August 15, 2024, and it covered the period from July 11, 2024, through August 15, 2024. See Doc. 46. An updated version covering the period from July 11, 2024, through January 31, 2025, is attached as Exhibit 1 (the "Second Cash Accounting **Report**"). At the end of January 2025, the Receivership Entities had cash on hand in the amount of \$340,446.52. While certain frozen bank accounts might contain small amounts of uncollected cash, those amounts are de minimis, and the Receiver believes all of the Receivership Entities' known, material cash assets are described in the attached Second Cash Accounting Report. At this time and aside from the constructive trust mentioned above, the Receiver is not aware of any valuable real or personal property owned by Receivership Entities. Similarly, none of the defendants have repatriated any assets or other personal property from Colombia. Doug and Doris Goodman claim to have no control over Colombian operations, and Rojas still appears to be attempting to operate the call center. The only unliquidated assets of which the Receiver is aware are the legal claims described above in Section I.D. At present, the Receiver is unable to value those claims, but he and his counsel will attempt to do so as they analyze potential litigation.

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#### Dissipation of Colombian Assets by Defendant Rojas in A. Violation of the TRO and Asset Freeze

As of July 11, 2024, Start Connecting SAS maintained at least three accounts at Banco Bilbao Vizcaya Argentaria, S.A. ("BBVA") ending in 1421, 5502, and 5160. Beginning on the day of the Receiver's appointment, defendant Rojas systematically drained those accounts of hundreds of millions of Colombian pesos in willful violation of the TRO and the Court's asset freeze.<sup>8</sup> Specifically, on July 11, 2024, the 1421 bank account had a balance of \$65,802,436.00 COP or approximately \$16,112.79 USD. The account's July statement shows several large cash withdrawals in the days following the Receiver's appointment, leaving a balance of \$6,592.00 COP or \$1.61 USD.

On July 11, 2024, the 5502 investment account had a balance of \$151,229,558.66 COP or approximately \$37,019.29 USD. The account's July statement shows several large liquidations and transfers to the 5160 account

<sup>&</sup>lt;sup>8</sup> Both the Receiver and the FTC served the TRO on BBVA and several other Colombian banks, but the banks either ignored the communications or expressly refused to recognize or enforce the Court's order based on jurisdictional objections. On July 11, 2024, the Receiver and/or his investigator personally demanded login credentials from, among others, defendant Rojas, but contrary to the TRO's plain language, he refused to provide any credentials until he retained counsel. Almost three weeks later, on August 2, 2024, counsel for defendant Rojas provided the Receiver with login credentials for BBVA's website, but by that time, Rojas had already drained the three accounts. Counsel claimed that Rojas used the money to pay salaries and commissions to telemarketers and other employees but could not provide any additional or more detailed information because a conflict had arisen, and counsel planned to file a motion to withdraw from representation of defendants Rojas and Start Connecting SAS. Rojas has never provided any proof of his purported use of the funds, and in any event, he had no right to engage in such transactions without the Receiver's authorization.

in the days following the Receiver's appointment, leaving a final balance of \$740,897.96 COP or approximately \$181.35 USD.

Finally, on July 11, 2024, the 5160 account had a balance of \$104,792,607.39 COP or approximately \$25,578.95 USD. The account's July statement shows numerous transactions, including several large cash withdrawals, in the days following the Receiver's appointment, leaving a final balance of \$1,671,953.39 COP or \$408.15 USD. BBVA statements evidencing these transactions are attached as **Composite Exhibit G**. Between July 11, 2024, and July 31, 2024, defendant Rojas transferred tens of thousands of dollars among and from the BBVA accounts in willful violation of the TRO, leaving a total balance of approximately \$591.11 USD.9

### III. THE SUM OF ALL LIABILITIES OF RECEIVERSHIP ENTITIES

First, the Receivership Entities' most significant liabilities are owed to their customers, who should be considered tort creditors under relevant law. *Cf. Wiand v. Lee*, 753 F.3d 1194, 1202 (11th Cir. 2014) (defrauded investors are tort creditors of the corporations that defrauded them). If the FTC prevails in this action, the Receivership Entities and the individual defendants could be jointly and severally liable for millions of dollars in penalties, restitution,

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<sup>&</sup>lt;sup>9</sup> The Receiver is not actively seeking to recover this amount, given BBVA's lack of cooperation and refusal to acknowledge the Court's orders. The fees and costs required to obtain the bank's compliance through international mechanisms would almost immediately exceed the recoverable balances, resulting in a net detriment to the Receivership.

and/or disgorgement. For example, numerous consumers have contacted the Receiver to inquire about obtaining a refund. 10 Other consumers have initiated chargebacks through their credit card companies. 11 As demonstrated below, the Receivership Entities processed credit card transactions totaling almost \$10 million between 2019 and 2024.

Year	Total Amount	Transactions
2019	\$77,656.50	667
2020	\$657,201.58	7,579
2021	\$1,308,027.44	20,508
2022	\$2,765,682.20	42,233
2023	\$3,254,290.63	64,110
2024	\$1,917,857.02	38,521
Total	\$9,980,715.37	173,618

As reflected in the following charts, certain of these transactions were assigned to defendants Rojas and Doug Goodman. 12

<sup>&</sup>lt;sup>10</sup> The Preliminary Injunctions do not direct the Receiver to develop a claims process. The Receiver understands that the FTC typically provides restitution to consumers through an internal process if sufficient funds exist at the conclusion of litigation. The Receiver refers consumers who inquire about obtaining a refund to the Frequently Asked Questions ("FAQ") on the Receivership website. See www.usastudentdebtreliefreceivership.com/faq.

<sup>11</sup> Because the Receiver determined that the Receivership Entities cannot be operated profitably and lawfully, he has not disputed any of the chargebacks, which total approximately \$10,000 along with related overdraft fees and charges of approximately \$7,000. Importantly, the chargebacks are not diminishing the Receivership's cash because the Receiver transferred all funds in the Receivership Entities' bank and merchant reserve accounts to the Receivership account shortly after his appointment.

<sup>12</sup> The Receiver derived this data from leadtrac, which allows for the generation of reports based on a number of factors, including payment status. One available payment status is "cleared" -i.e., credit card transactions that were successfully processed. The software also contains a field called "assignee," which is typically a Colombian telemarketer, Rojas, or Doug Goodman. The Receiver believes that Rojas and telemarketers generated these transactions and then assigned them to Doug Goodman for collection through Start Connecting LLC. If resources were unlimited, the Receiver would retain a forensic accountant to reconcile the transactions with the Receivership Entities' bank statements, but that is not currently (footnote cont'd)

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Year	Doug Goodman Amounts	Transactions	Juan Rojas Amounts	Transactions
2019	\$43,780.00	375	\$24,344.25	206
2020	\$373,182.95	4,157	\$98,977.32	1,387
2021	\$785,180.37	12,231	\$30,631.59	1,146
2022	\$1,040,046.89	18,788	\$17,316.00	768
2023	\$632,344.08	19,215	\$12,389.00	516
2024	\$171,671.23	7,106	\$3,374.00	136
Total	\$3,046,205.52	61,872	\$187,032.16	4,159

While not a product of forensic analysis, the Receiver believes that these numbers represent a fair estimate of the Receivership Entities' and individual defendants' potential joint and several liability to consumers.

Second, since the inception of the Receivership, certain purported trade creditors have submitted unpaid invoices. The Receiver is tracking those amounts, which currently total less than \$5,000. The Receiver has not solicited any claims from creditors. Inclusion on the Receiver's list does not imply that an invoice is valid, accurate, or should be paid, as a matter of law or equity. In fact, trade creditors almost never recover money in fraud-based receiverships due to limited resources and because courts prioritize defrauded investors and consumers, who in turn, typically only recover pennies on the dollar.<sup>13</sup>

feasible. Certain of these transactions could have been refunded or subject to chargebacks, but the Receiver believes the illustrative nature of the data outweighs any potential caveats.

<sup>&</sup>lt;sup>13</sup> Since the last fee application (Doc. 88), the Receiver and his professionals have incurred estimated fees and costs, including reimbursable out-of-pocket expenses, of approximately \$50,000. The Receiver intends to file a second fee application shortly.

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#### IV. STEPS THE RECEIVER INTENDS TO TAKE IN THE FUTURE

Given that this Receivership has existed for approximately eight months, there are still numerous steps the Receiver and his professionals intend to take in the future, including (briefly and at minimum) the following:

- Continue to collect documents as necessary and cost-efficient;
- Review and analyze collected documents to trace potential assets;
- Attempt to further investigate operations in Colombia;
- Investigate related nonparties and companies to determine whether the Receivership should be expanded; and
- Evaluate whether the Receivership Entities have claims (independent of the FTC) against any parties or nonparties who may have participated in or aided and abetted the debt forgiveness operation.

No such actions will be brought without first obtaining Court approval.

#### V. WHETHER THE BUSINESS OF THE RECEIVERSHIP ENTITIES CAN BE OPERATED LAWFULLY AND PROFITABLY

The Court directed the Receiver to report "whether the business of the Receivership Entities can be operated lawfully and profitably." PI §§ XX.(5).

If the Receiver makes the good-faith determination that the business of the Stipulating Corporate Defendant or non-party Receivership Entities cannot be lawfully operated at a profit, the Receiver is directed and authorized to wind up the business affairs of the Stipulating Corporate Defendant or non-party Receivership Entities, including, where appropriate, liquidating all assets.

Id. §§ XII.W. (same regarding Start Connecting SAS); see also TRO § XII.T. (directing and authorizing the Receiver to "[s]uspend business operations of the Receivership Entities if in the judgment of the Receiver such operations cannot be continued legally and profitably.").

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Because the Receiver filed his First Report less than two weeks from the inception of the Receivership, he did "not [make] a final determination regarding the legality of the Receivership Entities' operations" at that time. Doc. 26 § V. The Receiver explained, however, that he nevertheless "suspended business operations (to the best of [his] ability, given the limitations discussed [in the First Report]) because, among other reasons, the Receivership Entities [could not] operate profitably," given (1) the restrictions imposed by the asset freeze, and (2) the fact that the Receivership Entities generated all of their income from the deceptive acts and practices alleged in the FTC's complaint. Id.; see also TRO § XII.D (prohibiting collections from consumers). Since filing the First Report, the Receiver has gathered and reviewed additional evidence and has determined, for the reasons explained below, that the Receivership Entities could not have been and cannot now be operated lawfully and profitably. 14 As such, the Receiver is in the process of winding up the Receivership Entities' business affairs.

<sup>&</sup>lt;sup>14</sup> As discussed throughout this report, defendant Rojas instructed the Colombian call center employees to disregard the TRO and resume business operations. Because USASDR generated all of its revenue through the call center, the employees' failure to cooperate or to even pause operations while the Receiver assessed matters was dispositive of the Receiver's ability to operate USASDR at all, much less lawfully and profitably. The additional factors discussed in the sections below add further context to the Receiver's good faith determination. See F.T.C. v. Simple Health Plans LLC, 379 F. Supp. 3d 1346, 1364 (S.D. Fla. 2019), aff'd, 801 F. App'x 685 (11th Cir. 2020) ("The Court also accepts the Receiver's assessment that it is unlikely that [d]efendants' business can be run profitably and lawfully as it was "largely based on deceiving consumers."); F.T.C. v. World Patent Mktg., Inc., 2017 WL 3508649, at \*16 (S.D. Fla. Aug. 16, 2017) ("The Court also accepts the Receiver's assessment that it is (footnote cont'd)

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#### Profitability: Loan Forgiveness is Free, and USASDR's A. Reputation is Irreparably Damaged

The Department of Education takes extensive steps to inform consumers about the availability of **free** loan forgiveness programs, primarily through StudentAid.gov. For example, an article entitled "How to Avoid Student Loan" Forgiveness Scams" warns consumers:

You don't need to pay someone to help you navigate repaying your student loans or to help you reach loan forgiveness. Your loan servicer can help you get set up with the right program. And remember: our loan forgiveness programs are always free.

See https://studentaid.gov/articles/avoid-student-loan-forgiveness-scams, last accessed Feb. 19, 2025; see also Composite Exhibit H at 2 ("There are bad actors out there promising to reduce or wipe out your loans entirely in exchange for up-front or monthly fees. Sometimes they are just charging you for what you can do for free by contacting your loan servicer."); id. at 1 ("Never Pay For Help With Your Student Loans!") (Original emphasis). While not dispositive, the foregoing highlights a fundamental flaw at the heart of USASDR's business model – its purported services are unnecessary.

In addition to this structural flaw, USASDR's reputation was irreparably damaged by, among other things, regulatory actions or inquiries from at least

unlikely that [d]efendants' business can be run profitably and lawfully."); see also F.T.C. v. Triangle Media Corp., 2018 WL 4051701, at \*6 (S.D. Cal. Aug. 24, 2018) (noting that "the Receiver declared that none of the six listed business components, on their own or together, are lawful or profitable"), aff'd sub nom. F.T.C. v. Hardwire Interactive, Inc., 765 F. App'x 184

(9th Cir. 2019).

three states, and the defendants knew their days in the student loan industry were numbered. For example, on April 3, 2024, defendant Doris Goodman emailed Tiffin Goodman, her stepdaughter, for "advice and help" about a "very delicate situation." See Composite Exhibit I.

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Our call center business has been handling and doing just ONE type of business[,] and it is student debt relief. Things have been very difficult in the last year with competitors trying to sabotage our operations resulting in lawsuits and merchant banks dropping us. This caused the business to generate losses 15 last year....

I am very worried because if we don't find a solution soon, our operations will shut down and Doug won't have any revenue coming for the next several years. And, unfortunately, he doesn't have any savings.

...I am involved in the company's financial operations. But I will do anything that is needed so we don't lose all the business and revenue.

Id. Similarly, on April 7, 2024, Doris Goodman emailed Luisa Rojas, her daughter with Oscar Rojas, about the companies' impending death.

Please see the attached very simple document Doug put together regarding opening a new company. It looks like this is the only option we have to continue operating since all competitors and people who have been sabotaging us know of all of us – Sebi [i.e., Rojas], Doug and Doris. We need to open a new company in a different state from FL with different ownership. I can manage the banks – you would need to give me POA on those banks and business[-]related responsibilities. I know it is a lot to ask but we don't have a lot of options. We think this business will be fine for another 2 years with [s]tudent debt and then will die.

Ex. I at 2; see id. at 3 (offering L. Rojas 20% equity in the new company and describing its purpose as protecting "our business from former Start Connecting LLC employees who would seek to inflict harm to the company");

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<sup>&</sup>lt;sup>15</sup> Start Connecting LLC reported losses of \$135,864.00 on its 2023 Form 1065.

see also infra Ex. S 134 at 40 (Rojas: "Yep[,] we need a different name that no one who wishes to do harm knows about."); id. 137 at 42 ("We need a second LLC with a different name altogether."); id. 217 at 63 ("Also[,] a second LLC to start building clients there since USA student debt relief has been a target for both CA and MN."). Put simply, USASDR was dying – perhaps, rightly so – even before the FTC brought this enforcement action.

# B. USASDR's Business was Based on Illegal Advance Fees

The evidence is indisputable that USASDR obtained money from consumers before ever filing a single document and certainly before any debt was actually forgiven, consolidated, or otherwise renegotiated. See Exhibit J at 1 ("Check out the payments under the Payments tab to make sure that 50% of the enrollment fee has already been processed and approved/cleared."); see also id. at 20 ("To be able to work on a file, the client has to have paid 50% of their enrollment fee.") (Both original emphasis).

The defendants might counter that they were not in the business of forgiving, consolidating, or refinancing loans but of merely preparing documents and "consulting" or "monitoring." According to defendant Rojas, however, any such argument is without merit. See Composite Exhibit K ("What we offer at USA student debt relief are the following services: Loan consolidation, Loan Rehabilitation, Lower interest rates...."). USASDR's collection of advance fees was particularly deceptive because consumers were

led to believe the fees were required by free government programs, but in truth, the fees went straight into the defendants' pockets. As excerpted below, a USASDR sales script that was repurposed for Student Solution Service without changing the USASDR compliance questions illustrates the bait-andswitch at the heart of the defendants' operations:

First, let's copy the name of the program. The name of the program is PAYE (Re-paye) Pay as you Earn. OK?

The program works as follows the 1st 5 months you are enrolling so your payments will be \$125.00 to consolidate, enroll, and submit your application. After that beginning on your 6th month, your payments will drop to \$0 monthly towards your loan and all you will be paying, a \$30 monthly subscription fee for the next 36 months to re-certify and keep you in good standing throughout the full term. for the next 36 Months we will do the process for you on your behalf and before the three years are up we will contact you to see if you would like for us to keep doing the process for you or we will give you the guidelines on how to do the process on your own.

So you will be spending \$1,705 which is for the enrollment of \$625.00 and the \$30.00 subscription fee for the next 36 months.

#### CONGRATULATIONS!!!!!

Ex. K at 9 (emphasis added; original punctuation and grammar). By reviewing call recordings contained in the leadtrac software, the Receiver confirmed that USASDR telemarketers used this script with consumers:

**USASDR:** Okay, [REDACTED]. So here you got the information. Let me explain to you. In this case, the forgiveness program that you can qualify for is Revised Pay As You Earn or SAVE Plan. This program used to be called Revised Pay As You Earn, now it's called SAVE Plan but is the same program. This program have the term of 240 month and the program works as follow: the first five month you are enrolling, your payments will be \$125 to consolidate, enroll, and submit your application. After that, beginning the six month, the payments will drop to only \$19 a month. As a monthly monitoring fee that we're certified

keeping a good standing for the term of 240 month. If we do the math in the forgiveness program, you only will be paying 4000 with \$560, which is the \$19 by 240 months. Incrementally, your federal student loan is 36,000 with \$1. So that means that the total forgiveness that you are going to obtain will be 31,000 with \$441. Okay, miss? Congratulations!

**Consumer:** Thank you so much! Okay. So what do I need to do? CRM # E187663. Importantly, the Department of Education created Pay As Your Earn ("PAYE") and Revised Pay As You Earn ("REPAYE" or "SAVE"). As such, those programs are (or were, depending on the status of litigation) legitimate, free-to-apply, income-driven repayment plans. 16 The fees excerpted above, however, have nothing to do with PAYE, REPAYE, or SAVE. They are not required to "consolidate," "enroll," or "submit your application." They are also not required for the annual recertification process, which is free and automatic for consumers who consent to share tax information. See fn. 16. In reality, the excerpted fees are USASDR's enrollment and monthly monitoring charges. This misleading bait-and-switch convinced consumers that the Department of Education (as opposed to USASDR) required those fees and that the amounts were, in fact, monthly loan payments.

Since the inception of the Receivership, numerous consumers have contacted the Receiver to ask how to continue to make their student loan payments. See, e.g., Composite Exhibit L. Numerous consumers have also contacted the Receiver to report that they were "scammed" by USASDR. See,

<sup>16</sup> See studentaid.gov/manage-loans/repayment/plans/income-driven (Feb. 21, 2025).

e.g., Composite Exhibit M. Few, if any, consumers have contacted the Receiver to ask how to continue to pay their enrollment fees or monthly monitoring charges. As explained to consumers in the FAQ on the Receivership website, "[t]he Receiver is not aware of any evidence indicating that USA Student Debt Relief ever paid any amount to the federal government or to any loan servicer on behalf of any consumer."

# C. Rojas and Doug and Doris Goodman Conspired to Create and Pay for the Placement of Fake Reviews

The evidence appears indisputable that Juan Rojas, Doug Goodman, and Doris Goodman all participated in drafting, editing, and paying strawmen to post fabricated endorsements and reviews of Receivership Entities. For example, on January 15, 2024, Rojas emailed Doug and Doris Goodman, "Please review the text [i.e., fake reviews] written by me and make any appropriate changes in regards to grammar and spelling errors." See Composite Exhibit N at 1 (emphasis added). The email also contained instructions for posting 60 total reviews – 20 for Trustpilot, 20 for the Better Business Bureau, and 20 for Google. Id. at 2. Rojas cautioned, "Keep in mind these reviews must be done periodically and gradually over a 90-day period." Id. Doug Goodman then sent Rojas edits to his fabricated testimonials – i.e., "Great service and they know what they are talking about." See id. at 3. Finally, Rojas responded, "Great feedback! Thanks. Now jus[t] need to pay to

have the people post those on the sites I sent." Id. (emphasis added); see also id. at 5-8 (employees Andrew Walker and Jason Rivera/Richard Gray editing fabricating reviews the day before the Receiver's appointment); infra Ex. T (Doug Goodman, Oct. 26, 2023: "For mom [i.e., Doris Goodman] we need to post those five reviews on BBB[:] please just go to https://www.bbb.org/ and have them place the reviews[:] we can give them 25 bucks each[:] very important.").

#### D. Impersonation of Consumers and Improper Access to **Computer Systems and Servicer Information**

The evidence appears indisputable that employees of Receivership Entities (1) illegally accessed and altered federal computer systems and records by changing consumers' email addresses and other important information, and (2) impersonated consumers using spoofed telephone numbers to obtain information from loan servicers. Importantly, the Department of Education takes significant steps to ensure that third parties do not access consumers' loan information. 17 In fact, StudentAid.gov prompts individuals attempting to create accounts with this stark warning:

I understand that I'll be required to certify that the information I provide to create an account is true and correct and that I'm the individual I claim to be. If I'm not the person I claim to be, I understand that I'm not authorized to proceed and that I should exit this form now.

<sup>&</sup>lt;sup>17</sup> See, e.g., studentaid.gov/articles/avoid-student-loan-forgiveness-scams ("A scammer may even ask for your StudentAid.gov account information, like your account username and password. This is a red flag. We and our partners will **never** ask for your password. That's a guarantee.) (Original emphasis).

If I provide false or misleading information, I understand that I might be subject to a fine, prison time, or both.

See studentaid.gov/fsa-id/create-account/personal-info, last accessed February 27, 2025. Unfortunately, Rojas instructed USASDR's telemarketers to ignore such warnings. For example, on October 13, 2020, defendant Rojas sent a training manual to an employee containing, among other things, 12 pages of instructions about how to create, access, and alter a consumer's FSA account without getting locked out of the system or triggering suspicion. See, e.g., Ex. J at 1 ("If the information [i.e., username and password] doesn't work, then, **DO NOT** try more than twice, otherwise, you will lock the client's FSA account."); id. at 6-7 (instructions for opening a new FSA account using fake answers to "challenge questions" as well as temporary "get nada" email addresses); id. at 8 (instructions for guessing answers to a consumer's challenge questions); id. at 11 ("Our final goal is to have the FSA representative give us the option to go through an FSA ID recovery process in order to restore access to their FSA ID account. They will ask us for an email address where they can send us all the instructions. **DO NOT** provide the client's real email – instead, provide the email you had created.").

As another example, in early 2019, Rojas and the Goodmans purchased credits from SpoofCard, which described itself as "the world's leader in Caller ID spoofing and anonymous texting" services. See Exhibit O. They apparently

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encountered some "problems" and, after several months, opened a new account with another "[s]poof calling website" – Itellas Communications LLC (offering, "the most dedicated and thorough support in the Caller ID Spoofing industry") ("Itellas"). Doug Goodman asked a USASDR manager, "[s]hould we put it under Doris's name to avoid the problems we had with Spoffcard [sic]?" Id. The employee responded, "Let's use Mrs. Doris' info, nothing related to any businesses." Id. After serving the TRO on Itellas, the Receiver obtained a log of spoofed calls with accompanying audio recordings. The log shows, among other things, a column of origination numbers and a column of destination numbers. The Receiver researched the destination numbers and determined they belonged to government agencies or approved student loan servicers. Further, the associated audio recordings suggest that telemarketers used the spoofed numbers to impersonate consumers in order to obtain information under false pretenses from the consumers' loan servicers. Such improper conduct appears to have been endemic to USASDR's business model. 18

<sup>&</sup>lt;sup>18</sup> Related communications suggest that the defendants believed they were allowed to impersonate consumers (at least in certain states) due to provisions in their customer agreements, but employees never acted as legitimate agents for customers pursuant to a power-of-attorney or similar authorization, where disclosure of the agency relationship would have been required. Instead, employees impersonated customers using misappropriated information and deceived their counterparts in business and government.

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#### Fraud, Chargebacks, and Terminated Merchant Accounts Ε.

On March 30, 2024, Rojas emailed Doug and Doris Goodman about "a huge issue" and "crucial moment" for USA Student Debt Relief due to "very low" cash flow and the need to pay "65 employees approximately in Cali." See **Exhibit P** at 2. Rojas explained that cash flow was suffering because two of USASDR's four credit card merchants closed the company's accounts, resulting in reduced processing capacity. See id. at 3 ("We still have 2 merchants since we lost 2 of them, and we need either a third one urgently or an increase on one of the two..."). Shortly thereafter, Doug Goodman forwarded Rojas's email to Chris Novic, the Chief Executive Officer of Magnify Payments, noting the "critical and urgent situation we face with only two merchant banks" and the need to "increase the capacity of those two merchant accounts." *Id.* at 2. On April 2, 2024, Novic responded and explained that he could not request a volume increase from one of the banks due to significant customer-initiated chargebacks for fraud.

I have not reached out to PayArc for a volume increase. The reason being is that I have some concern with your chargebacks at PayArc. What concerns me is the number of transactions that are flagged as Fraud.... Most of the chargebacks that you received are flagged as fraud transactions. This is what led to your Maverick and Cliq merchant accounts to be closed. What seems to be going on here? When I asked you this in the past you pointed the finger to old employees. Those employees are no longer working for you and have not been around since the PayArc MID was opened. I'm not sure if there are deceptive sales practices going on and your tele sales reps are lying to the customers to close the deal or what the deal is, but you really need to get your arms around this and fast before your current accounts are closed.

Id. at 1. Telemarketers even used a "rebuttal" script to reassure consumers who claimed, "Forgiveness programs do not exist and you are a fraud, the Department of Education / my lender told me." See Comp. Ex. K at 4 (original emphasis).

Are you sure you talked to \_\_\_\_\_? Because you have been told a big lie! And that our agency is a fraud is a false statement as well! We are a legit company that not only fulfills everything we offer in our service agreement, but also guarantees enrollment in forgiveness programs getting you the most benefits out of these plans.

Id. In related communications, the defendants blamed the chargebacks on technical issues and even purchased special software called Disputifier in an attempt to address the issue, but credit-card-based businesses cannot function profitably without merchant banks, and USASDR was running out of entities willing to do business with a troubled company.

#### The Defendants Operated the Receivership Entities as a F. Common Enterprise

Start Connecting SAS employed telemarketers in Colombia to solicit consumers in the United States, and Start Connecting LLC collected the money generated by those telemarketers' activities. It then transferred most of that money back to Colombia while simultaneously concealing the existence of Start Connecting SAS from regulators, credit card processors, and others. The two companies worked hand-in-hand (along with affiliates like G&G), and one could not have existed without the other. Defendants Rojas and Doug and Doris Goodman were individually and jointly instrumental to this inextricably conjoined operation for at least three independent reasons.

First, the defendants concealed Start Connecting SAS from regulators, credit card processors, and others. For example, on January 6, 2020, defendant Rojas admonished his stepfather, "Doug[,] you can not tell this [sic] people anything about Colombia[:] all this does is raise flags for merchants over there. Our offices are in Sarasota[,] Florida[;] that is all that needs to be said." See Ex. K at 1. This was not an isolated incident. More than three years later, on March 29, 2023, Rojas emailed his stepfather, "Doug, [h]e [i.e., a California regulator does not need to know any of our system or how it works, basically we are established in [F]lorida and that is it. Do not give these people ammunition...." See Exhibit Q. Rojas continued, "Do not give him any info Doug about Cali or anything[;] he does not need to know if we have nearshore or offshore offices..." Id. Based inter alia on this evidence, the Receiver believes the defendants operated Start Connecting SAS and Start Connecting LLC as a notionally Sarasota-based common enterprise called USASDR.

Second, defendant Rojas regularly directed Doug and Doris Goodman to transfer money from Start Connecting LLC to G&G, Start Connecting SAS, and other entities for both business and personal reasons. See, e.g., Composite Exhibit R at 1 (directing transfers to BBVA and Bancolombia, noting "[t]his gives us 110k for Operations in Colombia") (emphasis added); see also

**Exhibit S** (dozens of WhatsApp messages regarding transfers of money to Colombia) (pages containing nonbusiness communications removed); id. 204 at 59 (Doug Goodman to Rojas: "She [i.e., Doris Goodman] is the one that coordinates and keeps track of your transfers."). The defendants used that money, in part, to pay salaries and commissions to the call center's employees and to otherwise fund USASDR's Colombian operations.

Third, when bank accounts and/or wire transfers were frozen due to suspected fraud, Doug and Doris Goodman personally delivered tens of thousand of dollars in cash to Colombia. See, e.g., Ex S 30 at 12 ("All of the remaining funds in the account (almost \$80k) will be available.. and I can move them around in the USA and then to you. Also, we are bringing \$20k in cash for you. As a last resort[,] we can use it short term this week for the business."). Rojas even instructed Doug and Doris Goodman how to conceal money:

I would not keep all the money in the merchant accounts or checking accounts if I were you since they can check how much money is in there and it becomes very attractive for state regulators to get some of the money out of the cookie jar if they see it sitting there and they have access to see how much is there month to month; I would save 50k in a safety deposit box or even a safe at your house on a monthly basis to save for any rainy day, this already happened with Thomas when they froze the accounts and we should learn from his mistakes.

Comp. Ex. R at 1.19

<sup>19</sup> Remarkably, "Thomas" refers to Thomas Dinh, a defendant in another student loan enforcement action styled, F.T.C. v. Impetus Enterprise, Inc., Case No. 8:18-cv-01987-JLS-KES (C.D. Cal. 2018). See FTC Library, last updated July 31, 2019. Evidence indicates that Rojas worked with Dinh, and he appears to have learned how to create and build a deceptive (footnote cont'd)

Because Start Connecting SAS (operational) and Start Connecting LLC (financial) are merely two sides of a coin called USASDR, the defendants operated the Receivership Entities as a common enterprise.

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#### VI. OTHER MATTERS FOR THE COURT'S ATTENTION

The TRO and Preliminary Injunctions direct the Receiver to report "any other matters that the Receiver believes should be brought to the Court's attention." TRO § XX.(6); see also PI §§ XX.(6).

Hamlet Garcia Jr.'s Threats to Sue the Receiver and/or the Α. Receivership Entities and to Otherwise Interfere with the Administration of the Receivership

Sections XVII of the Preliminary Injunctions prohibit a wide range of parties and nonparties "from taking action that would interfere with the exclusive jurisdiction of this Court over the Assets or Documents of the Receivership Entities, including ... [c]ommencing, prosecuting, or continuing a judicial, administrative, or other action or proceeding against the Receivership Entities, including the issuance or employment of process against the

debt forgiveness scheme from that experience. Rojas even repurposed some of the same forms, contracts, and other documents. Brian Colombana is another defendant from the abovereferenced case. In October 2023, Rojas estimated in an email to Doug Goodman that USASDR made 20-30,000 outbound calls and received 6,000 inbound call per month. Many of those leads were purchased from Colombana, about whom Goodman wrote, "I will not ask him to sign anything and we don't want his name anywhere near Start connecting [sic] on paperwork." See Exhibit T (emphasis added). Put simply, USASDR appears to have born from fraud, and the defendants appear to have been well-aware of its lineage.

Receivership Entities...." See PI §§ XVII.B.; see also id. §§ XVI (prohibiting interference with the Receiver and the Receivership Entities).

3012

Since late November 2024, Garcia has inundated the Receiver (and dozens, if not hundreds, of others) with emails and letters alleging a wide range of fabricated misdeeds, including defamation, breaches of fiduciary duty, and copyright infringement. Certain of Garcia's most notable communications are attached as **Composite Exhibit U**. Garcia has even contacted the Tampa Police Department and requested a baseless "wellness check" on the Receiver, which is a crime and a form of "swatting." Aside from wasting law enforcement resources, similar malicious actions have resulted in tragic consequences. Fortunately, the Receiver's counsel was able to contact the officers and defuse the situation before anyone was dispatched.

Most relevant for the Court, Garcia has expressly threatened to sue the Receiver for his imagined misconduct. *See id.* at 8 ("What you are withholding, and how, will be addressed—whether in this case or separately.... Respond, or

<sup>&</sup>lt;sup>20</sup> Specifically, between December 21, 2024 (Saturday) and December 23, 2024 (Monday), Garcia inundated the Receiver, his counsel, and others with numerous emails and letters. Then, at 3:11 PM on December 23, 2024, Garcia sent an email to the Receiver, which in relevant part, accused the Receiver of disrupting "lawful business practices" by implementing the Court's asset freeze. At 3:22 PM – i.e., approximately 11 minutes later – Garcia sent an email to the Tampa Police Department, entitled "Request for Wellness Check Before Court Intervention."  $See\ id.$  at 29-30. Garcia addressed the email to Captain Regina Zeigler (Sector E Commander), Major Eric DeFelice (Criminal Investigations), and Captain Daniel College (Sector F Commander). Garcia wrote that he was concerned about the Receiver's wellbeing: "I kindly request that you conduct a welfare inquiry at your earliest convenience." Id.

remain complicit in the inevitable. Either way, you will be included.").<sup>21</sup> If Garcia sues the Receiver and/or the Receivership Entities in a separate action, the Receiver will, pursuant to well-established precedent from other federal equity receiverships, seek appropriate relief from the Court, including enforcement of the Court's injunction against ancillary litigation, dismissal of the competing action, and the imposition of harsh sanctions against Garcia for a willful violation of the Preliminary Injunctions.

### B. Juan Rojas's Continued Non-Compliance with Orders

In the First Report, the Receiver wrote that defendant Rojas had failed to comply with at least nine important sections of the TRO. See Doc. 26 § VI. At that time, Rojas claimed that he would cooperate as soon as he retained counsel. On July 22, 2024, several attorneys appeared in this matter on behalf of the defendants (see Docs. 22-25), and for a brief period, they worked with

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<sup>&</sup>lt;sup>21</sup> Garcia has a long history of frivolous and vexatious litigation. See Garcia v. United States, 2020 WL 4226471, at \*1 (E.D. Pa. July 23, 2020) (noting that "Garcia's submission is nonsensical" and his claims are "frivolous"); Doc. 2, at 2-3, Garcia v. County of Burlington, Case No. 1:17-cv-12964-RMB-JS (D.N.J. Feb. 27, 2018) (noting the court's attempt "to labor through the incomprehensible, and apparently overlapping, factual allegations contained in the filings"); Garcia v. Bank of Am. Corp., 2017 WL 6520537, at \*2 n.3 (E.D. Pa. Dec. 20, 2017) (noting "Mr. Garcia's red fingerprint and his belief that he is proceeding as a prosecutor"); Garcia v. Temple Univ., 2017 WL 6327574 (E.D. Pa. Dec. 11, 2017) (dismissing three separate complaints by Garcia as "frivolous" and noting that Garcia was advised by the court that "any claims based on legal theories related to his alleged secured party status or sovereign citizen status are entirely frivolous"); Garcia v. County of Bucks, 2017 WL 4844293, at \*2 (E.D. Pa. Oct. 26, 2017) (describing Garcia's complaint as "the epitome of legally frivolous"); Garcia v. Bucks Cty. Justice Ctr., 2017 WL 4126349, at \*3 (E.D. Pa. Sept. 18, 2017) ("The Court will dismiss as frivolous all claims based on treaties, declarations, and resolutions predicated on [Garcia's] Moorish heritage.").

Rojas to provide the Receiver with some required login credentials. A number of those credentials were functional, but others required two-factor authentication linked to Rojas's private cellphone or Gmail address. Shortly thereafter, a conflict apparently developed, the attorneys withdrew from their representation of Rojas and Start Connecting SAS, and the two-factor authentication issues were never resolved. See Docs. 55, 56. Aside from providing a handful of login credentials, Rojas has ignored or deliberately and willfully violated every requirement the Court imposed on him through the TRO and Preliminary Injunctions. See, e.g., Exhibit V (Rojas: "Stop").

The Court should be aware that, in 2005, defendant Rojas was convicted of attempted murder in the second degree, and in approximately 2015, he was deported from the United States to Colombia. 22 Although the TRO and Preliminary Injunctions authorize the Receiver to file motions seeking to hold noncompliant parties and nonparties in contempt (see, e.g., TRO § XIII.F.), the Receiver has not done so with respect to defendant Rojas because, at this time and under the current circumstances, the Receiver believes it more important to conserve resources for possible consumer restitution. If defendant Rojas ever tries to cure his default and to participate in this case, however, he should be

<sup>&</sup>lt;sup>22</sup> See Exhibit W; see also <u>www.tampabay.com/archive/2005/06/21/teen-suspect-sought-in-shooting-burglary</u>, last accessed Feb. 19, 2025. He was adjudicated guilty and served time in prison. See id.

subject to the harshest possible sanctions, beginning with judgments for the money he diverted from Colombia bank accounts in violation of the asset freeze and ending with substantive punishments like striking defenses and pleadings or even entry of an adverse judgment. The Receiver wishes to make clear that defendant Rojas's conduct has been egregious, even if the Receiver has not yet sought to impose sanctions against him given considerations of Receivership and judicial economy. Cf. S.E.C. v. Vescor Capital Corp., 599 F.3d 1189, 1197 (10th Cir. 2010) ("[T]he interests of the [r]eceiver are very broad and include not only protection of the receivership res, but also protection of defrauded investors and considerations of judicial economy.").

### CONCLUSION

Unless the Court sets a specific deadline, the Receiver will file his next interim report when the circumstances of the case dictate, given cost/benefit concerns, likely within the next one or two calendar quarters.

Dated this 28th day of February 2025.

Respectfully submitted,

s/ Jared J. Perez

Jared J. Perez, Receiver

# **CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that on February 28, 2025, I electronically filed the foregoing with the Clerk of the Court by using the CM/ECF system, which served all counsel of record. Defendants Juan S. Rojas and Start Connecting SAS were served by email.

### s/ Matthew J. Mueller

Matthew J. Mueller, FBN: 0047366 FOGARTY MUELLER HARRIS, PLLC 501 E. Kennedy Blvd. Suite 1030 Tampa, Florida 33602

Tel: 813-682-1730 Fax: 813-682-1731

Email: matt@fmhlegal.com

Counsel for Receiver, Jared J. Perez

# USASDR RECEIVERSHIP CASH ACCOUNTING REPORT From July 11, 2024 to January 31, 2025

Beginning Balance		\$ 
Increases In Fund Balance		
Interest Income	\$ -	
<b>Truist Accounts for SC LLC</b>	\$ 20,940.92	
Doug Goodman Asset Freeze Violation - Truist	\$ 86,000.00	
Doug Goodman Asset Freeze Violation - Cash	\$ 7,000.00	
FFB Bank - Maverick Reserve Funds	\$ 25,000.00	
FFB Bank - PayArc Reserve Funds	\$ 135,214.93	
Cliq, Inc. Reserve Funds	\$ 86,771.22	
<b>Electronic Merchant Services Reserve Funds</b>	\$ 80,469.84	
North American Bancard Reserve Funds	\$ 3,169.46	
Total Increase In Fund Balance	\$ 444,566.37	
Decreases In Fund Balance		
Bank Charges	\$ 10.00	
<b>Professional Fees &amp; Costs</b>		
Jared J. Perez, Receiver	\$ 54,635.00	
Chase and Associates, Inc.	\$ 2,254.40	
Fogarty Mueller Harris, PLLC	\$ 17,482.97	
PDR CPAs & Advisors	\$ 227.50	
E Hounds, Inc.	\$ 29,509.98	
<b>Total Professional Fees &amp; Costs</b>	\$ 104,109.85	
<b>Total Decrease In Fund Balance</b>	\$ 104,119.85	
Net Increase (Decrease) From Inception through January 31, 2025	\$ 340,446.52	
Total Cash on Hand as of January 31, 2025		\$ 340,446.52

# Composite Exhibit A

From: Case ad an a content of the co

**Sent:** Thursday, July 11, 2024 7:54 AM 3019

To: Richard.g@usastudentdebtrelief.com

**Subject:** Fwd: Temporary Restraining Order in F.T.C. v. Start Connecting LLC et al., Case No. 8:24-cv-01626

(M.D. Fla.)

**Attach:** Letter to Employees.pdf

----- Forwarded Message ------

Subject: Temporary Restraining Order in F.T.C. v. Start Connecting LLC et al., Case No. 8:24-cv-01626 (M.D. Fla.)

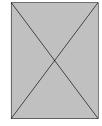
**Date:**Thu, 11 Jul 2024 18:47:59 +0000

From: Hannah Yohnk < hannah@fmhlegal.com>

CC: Jared Perez <a href="mailto:jaredperez@jaredperezlaw.com">jaredperezlaw.com</a>, Matthew Mueller <a href="mailto:jaredperez@jaredperezlaw.com">jaredperez@jaredperezlaw.com</a>, Matthew Mueller <a href="mailto:jaredperez@jaredperezlaw.com">jaredperezlaw.com</a>, Angelo Troncoso (atroncoso@chaseandassociates.com) <a href="mailto:jaredperez@jaredperezlaw.com">jaredperez@jaredperezlaw.com</a>, Matthew Mueller <a href="mailto:jaredperez@jaredperezlaw.com">jaredperez@jaredperezlaw.com</a>, Angelo Troncoso (atroncoso@chaseandassociates.com) <a href="mailto:jaredperez@jaredperezlaw.com">jaredperez@jaredperezlaw.com</a>) <a href="mailto:jaredperez@jaredperezlaw.com">jaredperez@jaredperezlaw.com</a>) <a href="mailto:jaredperez@jaredperezlaw.com">jaredperez@jaredperezlaw.com</a>) <a href="mailto:jaredperez@jaredperezlaw.com">jaredperez@jaredperezlaw.com</a>) <a href="mailto:jaredperez@

#### Good afternoon:

Please see the attached correspondence from Jared J. Perez, as the Court-appointed Receiver for START CONNECTING LLC, d/b/a USA Student Debt Relief, and START CONNECTING SAS, d/b/a Start Connecting.



#### Hannah Yohnk | Fogarty Mueller Harris, PLLC

Paralegal

Office: (813) 549-4490 Fax: (813) 441-8288

Email: hannah@fmhlegal.com

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July 11, 2024

#### VIA BCC EMAIL

(Read Receipt Requested)

Employee, Affiliate, or Other Agent of START CONNECTING LLC, d/b/a USA Student Debt Relief, START CONNECTING SAS, d/b/a Start Connecting, and Any of their Subsidiaries, Affiliates, Successors, and Assigns

Re: Notice and Instructions to Employees or Affiliates Regarding Receivership START CONNECTING LLC, d/b/a USA Student Debt Relief START CONNECTING SAS, d/b/a Start Connecting

Dear Employee, Affiliate, or Other Agent:

In an enforcement action styled Federal Trade Commission v. Start Connecting LLC et al., Case No. 8:24-cv-1626 (M.D. Fla.) (the "Receivership Action"), the United States District Court for the Middle District of Florida recently appointed me receiver (the "Receiver") over (1) START CONNECTING LLC, d/b/a USA Student Debt Relief; (2) START CONNECTING SAS, d/b/a Start Connecting; and (3) any other entity that has conducted any business related to the defendants' marketing of debt relief services, including the receipt of assets derived from any such business, that I determine is owned or controlled by any defendant (collectively, the "Receivership Entities"). The officers of the Receivership Entities include DOUGLAS R. GOODMAN, DORIS E. GALLON-GOODMAN, and JUAN S. ROJAS, who are also defendants in the Receivership Action. Collectively, these entities and individuals are referred to herein as the "Defendants."

Please review the attached Order carefully. Based on the information currently available to me, I believe you are or have been employed by or affiliated with a Receivership Entity or other Defendant. I write to explain certain provisions in the Order as well as my role as Receiver and to provide some preliminary information and instructions. Pursuant to the Order, I serve as an agent and arm of the Court that appointed me, and I now control the Receivership Entities until the Court orders otherwise. See, e.g., § XI ("The Receiver shall be solely the agent of this Court in acting as Receiver under this Order."). Specifically, Section XII of the Order directs and authorizes me to "[a]ssume full control of Receivership Entities by removing, as the Receiver deems necessary or advisable, any director, officer, independent contractor, employee, attorney, or agent of any Receivership Entity from control of, management of, or participation in the affairs of the Receivership Entity." Emphasis added. As of the date of this letter and by operation of law, all individual Defendants – i.e., Douglas R. Goodman, Doris E. Gallon-Goodman, and Juan S. Rojas – have been removed from control of any Receivership Entity and are enjoined from acting on behalf of any such entity unless and until the Court orders otherwise.

Pursuant to Section XV of the Order, <u>you have a duty to cooperate with me</u> concerning the performance of my Court-ordered tasks:

IT IS FURTHER ORDERED that Defendants; Receivership Entities; Defendants' or Receivership Entities' officers, agents, employees, and attorneys; all other persons in active concert or participation with any of them; and any other persons with possession, custody, or control of property of or records relating to the Receivership Entities who receive actual notice of this Order shall fully cooperate with and assist the Receiver. This cooperation and assistance shall include providing information to the Receiver that the Receiver deems necessary to exercise the authority and discharge the responsibilities of the Receiver under this Order; providing any keys, codes, usernames, and passwords required to access any computers, electronic devices, mobile devices, other machines (onsite or remotely), and any cloud account (including specific method to access account) or electronic file in any medium; advising all persons who owe money to any Receivership Entity that all debts should be paid directly to the Receiver; and transferring funds at the Receiver's direction and producing records related to the Assets and sales of the Receivership Entities. (Emphasis added.)

Given these and other directions and authorizations in the Order, I ask that you immediately undertake the following tasks:

- **Provide Your Contact Information:** Print this letter, its attachment, and its transmittal email for your records. Feel free to forward these documents (and only these documents) to your personal email address. Provide the information requested at the end of this letter and scan, photograph, email, fax, text (+1-727-641-6562), or otherwise return the acknowledgement and requested information to me and my counsel. This information is necessary so that we can continue to communicate with you should the Receivership Entities' computer systems be terminated. Please gather and label with your name any keys, swipe cards, ID cards, fobs, or similar documents or devices to which you have access. Atter completing these activities (and only these activities), please log off your workstation and await further instructions.
- Banking: Any employee(s) directly or indirectly responsible for the Receivership Entities' books and records or with knowledge of the Receivership Entities' credit card processors, bank accounts, tax records, accounting documents, or other financial matters should immediately contact me (jared.perez@jaredperezlaw.com) and my attorney, Matt Mueller (matt@fmhlegal.com). We can also be reached using the telephone numbers provided at the end of this letter. Pursuant to the Order, all of the Receivership Entities' funds and bank and credit accounts are frozen by operation of law. Any attempts, after the receipt of this letter or with knowledge of its contents, to transfer money or other assets belonging directly or indirectly to the Defendants and/or Receivership Entities will be treated as a violation of the asset freeze subject to civil and possibly criminal sanctions.



- Information Technology: Any employee(s) directly or indirectly responsible for the Receivership Entities' websites, servers, cloud account(s), social media accounts, customer relationship management (CRM) software, and/or any similar information technology matters should contact my IT consultants immediately at adsharp@ehounds.com and rrohr@ehounds.com. Please copy me and Mr. Mueller on any such communications. Aside from the activities needed to complete and return this letter, do not access any workstations, cloud accounts, or other online services without express authorization from me or my professionals. Any attempts, after the receipt of this letter or with knowledge of its contents, to delete, transfer, copy, or otherwise retain or destroy documents belonging or relating to the Defendants or Receivership Entities will be treated as a violation of the asset freeze subject to civil and possibly criminal sanctions.
- Business Operations: As referenced above, please <u>cease all business operations</u> <u>immediately</u>. Do not make any outgoing calls to customers or potential customers. Do not accept any incoming calls. Do not process any debt relief applications. Do not process any payments from customers. Do not process any accounts payable or otherwise transfer any money from the Receivership Entities to others. If you believe any pending situation constitutes an emergency of any kind, please contact me and my counsel immediately. Any attempts to continue business operations, after the receipt of this letter or with knowledge of its contents, will be treated as a violation of the Order subject to <u>civil and possibly criminal sanctions</u>.
- **Communications:** Aside from the banking, information technology, and emergency operational issues mentioned above, please refer or forward all incoming communications from customers, potential customers, and other third parties to Hannah Yohnk at <a href="mailto:hannah@fmhlegal.com">hannah@fmhlegal.com</a>.
- **Documents:** Preserve and safeguard all documents and communications involving the Defendants, including any materials located in your office or on your personal and/or company-owned devices like laptops and smartphones. Do not delete or alter any documents in the broadest sense of that word, including mail, paper files, emails, text or SMS messages, chat logs, voicemails, videos, pictures, social media posts, comments and other interactions, accounting records, and digital files like spreadsheets, databases, and word processing documents, *etc.* Again, any attempts, after the receipt of this letter or with knowledge of its contents, to delete, transfer, copy, or otherwise retain or destroy documents belonging or relating to the Defendants or Receivership Entities will be treated as a violation of the asset freeze subject to **civil and possibly criminal sanctions**.
- Assets: Do not remove, sell, transfer, or otherwise dispose of any equipment or other assets owned by the Receivership Entities or their affiliates. As mentioned above, this is a sanctionable violation of the asset freeze and Order.

I do not work for the Federal Trade Commission. Rather, I serve as an appointed agent of the United States District Court for the Middle District of Florida, where the Defendants generally reside and conduct business. The Defendants will have an opportunity to dispute the FTC's



Page | 4

allegations against them in the Receivership Action, but in the meantime, your compliance with the Order, especially including the matters discussed in this letter, is both required and appreciated. As also referenced above, I have hired the law firm of Fogarty Mueller Harris, PLLC to represent me in connection with the performance of my duties. You might receive an email or call from one of their attorneys, paralegals, or investigators for an interview. Finally, I have retained E-Hounds, Inc. to assist with the preservation of cloud data, electronic devices, and other technical matters. Please extend your full cooperation, courtesy, and candor to all of these professionals as agents of the judiciary and its Court-appointed Receiver.

I appreciate that your receipt of this letter is likely an unexpected and difficult development. At this point, I do not know the future of the Receivership Entities. Pursuant to the Order, the Court has directed and authorized me to "[s]uspend business operations of the Receivership Entities if in the judgment of the Receiver such operations cannot be continued legally and profitably." Your cooperation and input will be crucial to my ability to make that determination.

My counsel, Matt Mueller, can be reached at +1-813-682-1730 or <a href="matt@fmhlegal.com">matt@fmhlegal.com</a>, and I can be reached at +1-727-641-6562 or <a href="matter">jared.perez@jaredperezlaw.com</a>. Aside from any emergency matters, email communications are preferred at this time. Please complete and return this form and await further instructions.

# **Acknowledgement of Receipt**

Signature:	Date:						
Name:	Title/Position:						
Manager:	Employment Date:						
Personal Phone:	Personal Email:						
Home Address:							
	nts):						
Job Description (in your own words):							
Business Login Credentials (usernames, passwords, and relevant applications/systems):							



Page | 5

Other (anything else you would like me, as Receiver, my counsel, or the Court to know). If you would like to convey any such information confidentially, please contact me or my counsel via telephone or your personal email address):							

Respectfully,

Jared J. Perez

Jared J. Perez, as Receiver for START CONNECTING LLC, d/b/a USA Student Debt Relief, and START CONNECTING SAS, d/b/a Start Connecting

Enclosure

CC: Matt Mueller, Esq. (matt@fmhlegal.com)
Hannah Yohnk (hannah@fmhlegal.com)
Angelo Troncoso (atroncoso@chaseandassociates.com)

# UNITED STATES DISTRICT COURT MIDDLE DISTRICT OF FLORIDA TAMPA DIVISION

F	Έ	D	E	R	AI	7	'R	A	$\mathbf{D}$	E	C	O	M	N	11	S	SI	0	N	

Plaintiff,

v. Case No. 8:24-cv-1626-KKM-AAS

START CONNECTING LLC, et al.,

Defendants.		

#### ORDER

The Federal Trade Commission (FTC) filed a Complaint for Permanent Injunction and Other Equitable Relief pursuant to Sections 13(b) and 19 of the Federal Trade Commission Act (FTC Act), 15 U.S.C. §§ 53(b) and 57b, Section 6(b) of the Telemarketing and Consumer Fraud and Abuse Prevention Act (Telemarketing Act), 15 U.S.C. § 6105(b), and Section 522(a) of the Gramm-Leach-Bliley Act (GLB Act), 15 U.S.C. § 6822(a). Compl. (Doc. 1). The FTC now moves pursuant to Federal Rule Civil Procedure 65(b), for a temporary restraining order, asset freeze, other equitable relief, and an order to show cause why a preliminary injunction should not issue against Defendants. (Doc. 3). For the reasons set forth below, I grant the motion.

**Sent:** Thursday, July 11, 2024 7:52 AM 3026

To: andrew.w@usastudentdebtrelief.com

**Subject:** Fwd: Temporary Restraining Order in F.T.C. v. Start Connecting LLC et al., Case No. 8:24-cv-01626

(M.D. Fla.)

**Attach:** Letter to Employees.pdf

----- Mensaje reenviado -----

Asunto: Temporary Restraining Order in F.T.C. v. Start Connecting LLC et al., Case No. 8:24-cv-01626 (M.D. Fla.)

Fecha: Thu, 11 Jul 2024 18:47:59 +0000

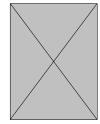
**De:**Hannah Yohnk <hannah@fmhlegal.com>

CC: Jared Perez <a href="mailto:jared.perez@jaredperezlaw.com">jaredperezlaw.com</a>, Matthew Mueller <a href="mailto:jared.perez@jaredperezlaw.com">jaredperezlaw.com</a>, Angelo Troncoso

(atroncoso@chaseandassociates.com) <atroncoso@chaseandassociates.com>

#### Good afternoon:

Please see the attached correspondence from Jared J. Perez, as the Court-appointed Receiver for START CONNECTING LLC, d/b/a USA Student Debt Relief, and START CONNECTING SAS, d/b/a Start Connecting.



Hannah Yohnk | Fogarty Mueller Harris, PLLC

Paralegal

Office: (813) 549-4490 Fax: (813) 441-8288

Email: hannah@fmhlegal.com

501 E. Kennedy Boulevard, Suite 1030

Tampa, Florida 33602 www.fmhlegal.com

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From: Case busas Sanghezo kusas salusastudentdehtralief som> Filed 02/28/25 Page 10 of 11 PageID

**Sent:** Thursday, July 11, 2024 8:02 AM 3027

To: andrew.w@usastudentdebtrelief.com

**Subject:** Fwd: Temporary Restraining Order in F.T.C. v. Start Connecting LLC et al., Case No. 8:24-cv-01626

(M.D. Fla.)

**Attach:** Letter to Employees.pdf

----- Forwarded Message ------

**Subject:** Temporary Restraining Order in F.T.C. v. Start Connecting LLC et al., Case No. 8:24-cv-01626 (M.D. Fla.)

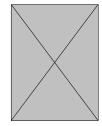
**Date:**Thu, 11 Jul 2024 18:47:59 +0000

From: Hannah Yohnk <a href="mailto:hannah@fmhlegal.com">hannah@fmhlegal.com</a>>

CC: Jared Perez <a href="mailto:jaredperez@jaredperezlaw.com">jaredperezlaw.com</a>, Matthew Mueller <a href="mailto:jaredperez@jaredperezlaw.com">jaredperez@jaredperezlaw.com</a>, Matthew Mueller <a href="mailto:jaredperez@jaredperezlaw.com">jaredperezlaw.com</a>, Angelo Troncoso (atroncoso@chaseandassociates.com) <a href="mailto:jaredperez@jaredperezlaw.com">jaredperez@jaredperezlaw.com</a>, Matthew Mueller <a href="mailto:jaredperez@jaredperezlaw.com">jaredperez@jaredperezlaw.com</a>, Angelo Troncoso (atroncoso@chaseandassociates.com) <a href="mailto:jaredperez@jaredperezlaw.com">jaredperez@jaredperezlaw.com</a>) <a href="mailto:jaredperez@jaredperezlaw.com">jaredperez@jaredperezlaw.com</a>) <a href="mailto:jaredperez@jaredperezlaw.com">jaredperez@jaredperezlaw.com</a>) <a href="mailto:jaredperez@jaredperezlaw.com">jaredperez@jaredperezlaw.com</a>) <a href="mailto:jaredperez@

#### Good afternoon:

Please see the attached correspondence from Jared J. Perez, as the Court-appointed Receiver for START CONNECTING LLC, d/b/a USA Student Debt Relief, and START CONNECTING SAS, d/b/a Start Connecting.



#### Hannah Yohnk | Fogarty Mueller Harris, PLLC

Paralegal

Office: (813) 549-4490 Fax: (813) 441-8288

Email: hannah@fmhlegal.com

501 E. Kennedy Boulevard, Suite 1030

Tampa, Florida 33602 www.fmhlegal.com

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Case Maria Felipa Puente / maria p@startconnecting co > opiled al 2028/25 Maria Felipa Puente / maria p@startconnecting co > Page 11 of 11 PageID From:

**Sent:** Thursday, July 11, 2024 8:07 AM To: bryanb@usastudentdebtrelief.com

Fwd: Temporary Restraining Order in F.T.C. v. Start Connecting LLC et al., Case No. 8:24-cv-01626 **Subject:** 

(M.D. Fla.)

Letter to Employees.pdf Attach:

Hola Bryan

Me llego este correo.

----- Mensaje reenviado -----

Asunto: Temporary Restraining Order in F.T.C. v. Start Connecting LLC et al., Case No. 8:24-cv-01626 (M.D. Fla.)

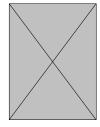
Fecha: Thu, 11 Jul 2024 18:47:59 +0000

De:Hannah Yohnk <hannah@fmhlegal.com>

CC: Jared Perez < <u>jared.perez@jaredperezlaw.com</u>>, Matthew Mueller < <u>matt@fmhlegal.com</u>>, Angelo Troncoso (atroncoso@chaseandassociates.com) <atroncoso@chaseandassociates.com>

#### Good afternoon:

Please see the attached correspondence from Jared J. Perez, as the Court-appointed Receiver for START CONNECTING LLC, d/b/a USA Student Debt Relief, and START CONNECTING SAS, d/b/a Start Connecting.



Hannah Yohnk | Fogarty Mueller Harris, PLLC

Paralegal

Office: (813) 549-4490 Fax: (813) 441-8288

Email: hannah@fmhlegal.com

501 E. Kennedy Boulevard, Suite 1030

Tampa, Florida 33602

www.fmhlegal.com

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# Exhibit B

# **Short Message Report**

Conversations: 1	Participants: 3
Total Messages: 93	Date Range: 7/11/2024

# **Outline of Conversations**



**D04D48DPBQA** • 93 messages on 7/11/2024 • Jason Rivera (Richard Gray) (richard.g@startconnecting.co) • Slackbot • Valerie Clark (valerie.g@startconnecting.co)

# Case 8:24-cv-01626-KKM-AAS Document 151-3 Filed 3031 Messages in chronological order (times are shown in GMT +00:00) Filed 02/28/25 Page 3 of 9 PageID

	D04D48DPBQA	
VG	Valerie Clark (valerie.g@startconnecting.co) FPA WHOOOOO	7/11/2024, 12:00 AM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co)	7/11/2024, 12:01 AM
VG	Valerie Clark (valerie.g@startconnecting.co) good morning	7/11/2024, 2:05 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Good morning sunshine 🌞	7/11/2024, 2:06 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Super proud of you, you showed your skills hard yesterday	7/11/2024, 2:06 PM
VG	Valerie Clark (valerie.g@startconnecting.co) thank youuu and i am going to do the same today	7/11/2024, 2:14 PM
VG	Valerie Clark (valerie.g@startconnecting.co) im gonna give it my al to get those numbers	7/11/2024, 2:14 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) You are my top agent so I know that 4 sure	7/11/2024, 2:27 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Team Richie!	7/11/2024, 2:27 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Good morning! New Google leads on the HubSpot platform.	7/11/2024, 2:44 PM
VG	Valerie Clark (valerie.g@startconnecting.co) <tel< td=""><td>7/11/2024, 3:23 PM</td></tel<>	7/11/2024, 3:23 PM
VG	Valerie Clark (valerie.g@startconnecting.co) Student2796	7/11/2024, 3:23 PM
VG	Valerie Clark (valerie.g@startconnecting.co) rich sos help me open this fsa	7/11/2024, 3:23 PM
VG	Valerie Clark (valerie.g@startconnecting.co) its not loading on my end	7/11/2024, 3:23 PM
VG	Valerie Clark (valerie.g@startconnecting.co) E190125	7/11/2024, 3:23 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) On it	7/11/2024, 3:24 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Code pls?	7/11/2024, 3:25 PM

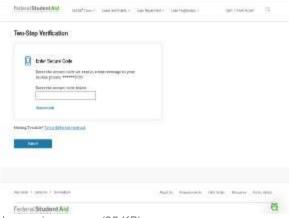


Image: image.png (25 KB)

VG Valerie Clark (valerie.g@startconnecting.co) 482566

7/11/2024, 3:25 PM

RG Jason Rivera (Richard Gray) (richard.g@startconnecting.co)

7/11/2024, 3:27 PM



Image: image.png (59 KB)

RG Jason Rivera (Richard Gray) (richard.g@startconnecting.co)

7/11/2024, 3:28 PM

Attachment: Aid Summary \_ Loans \_ Federal Student Aid E190125.pdf (305 KB)

RG Jason Rivera (Richard Gray) (richard.g@startconnecting.co)

7/11/2024, 3:29 PM

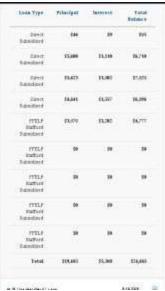


Image: image.png (10 KB)

#### RG Jason Rivera (Richard Gray) (richard.g@startconnecting.co)

7/11/2024, 3:29 PM



Image: image.png (15 KB)

RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Data is in	7/11/2024, 3:31 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Se callo la llamada	7/11/2024, 3:33 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) everything is on the file	7/11/2024, 3:33 PM
VG	Valerie Clark (valerie.g@startconnecting.co) yes but i called him	7/11/2024, 3:33 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Are you on the phone with him	7/11/2024, 3:34 PM
VG	Valerie Clark (valerie.g@startconnecting.co) yes	7/11/2024, 3:34 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) pays today!!!!	7/11/2024, 3:35 PM

Ca	se 8:24-cv-01626-KKM-AAS Document 151-3	Filed 02/28/25	Page 6 of 9 PageID
RG	3034 Jason Rivera (Richard Gray) (richard.g@startconnecting.co) lets go		7/11/2024, 3:35 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) ok ok		7/11/2024, 3:35 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) jajajajaja		7/11/2024, 3:35 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co)		7/11/2024, 3:37 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co)		7/11/2024, 3:37 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) You are rocking and rolling		7/11/2024, 3:39 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) The A team is back!		7/11/2024, 3:40 PM
VG	Valerie Clark (valerie.g@startconnecting.co) yes we are whoooo		7/11/2024, 3:49 PM
VG	Valerie Clark (valerie.g@startconnecting.co) we did it		7/11/2024, 3:49 PM
VG	Valerie Clark (valerie.g@startconnecting.co) thank youuu		7/11/2024, 3:49 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) You are welcome		7/11/2024, 3:49 PM
VG	Valerie Clark (valerie.g@startconnecting.co) URE CLOUD ENT CRAZY		7/11/2024, 4:01 PM
	Conversations  Conver		
VG	Valerie Clark (valerie.g@startconnecting.co) ON ME		7/11/2024, 4:01 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Ok pls log out and in		7/11/2024, 4:02 PM
VG	Valerie Clark (valerie.g@startconnecting.co)		7/11/2024, 4:02 PM

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	3035		

IM ON A CALL AND IT ANSWERED ANOTHER CALL

RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) if it happens again then ease cookies and re set the pc	7/11/2024, 4:02 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) damn	7/11/2024, 4:02 PM
VG	Valerie Clark (valerie.g@startconnecting.co) E189939 PLS GIVE ME THE SOCIAL OF HTIS FILE	7/11/2024, 4:09 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co)	7/11/2024, 4:10 PM
VG	Valerie Clark (valerie.g@startconnecting.co) rich im going to have to restart the computer	7/11/2024, 4:35 PM
VG	Valerie Clark (valerie.g@startconnecting.co) its giving me a hardtime	7/11/2024, 4:35 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) oki	7/11/2024, 4:35 PM
VG	Valerie Clark (valerie.g@startconnecting.co) ok im back	7/11/2024, 4:45 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) ok good	7/11/2024, 4:47 PM
VG	Valerie Clark (valerie.g@startconnecting.co) RICH CAN I HAVE MY BREAK	7/11/2024, 4:59 PM
VG	Valerie Clark (valerie.g@startconnecting.co) PLS	7/11/2024, 5:02 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) In 10 minutes	7/11/2024, 5:04 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) You can go now	7/11/2024, 5:14 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) E190102	7/11/2024, 6:00 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Vale are u available	7/11/2024, 6:00 PM
VG	Valerie Clark (valerie.g@startconnecting.co) YA LA LLAMO	7/11/2024, 6:01 PM
VG	Valerie Clark (valerie.g@startconnecting.co) IM FINISHING UP	7/11/2024, 6:01 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) ok	7/11/2024, 6:01 PM

Ca	ase 8:24-cv-01626-KKM-AAS	Document 151-3 3036	Filed 02/28/25	Page 8 of 9 PageID
VG	Valerie Clark (valerie.g@startconnec THAT WOMAN			7/11/2024, 6:21 PM
VG	Valerie Clark (valerie.g@startconnec	cting.co)		7/11/2024, 6:21 PM
VG	Valerie Clark (valerie.g@startconnec USHHHH	cting.co)		7/11/2024, 6:21 PM
VG	Valerie Clark (valerie.g@startconnec	cting.co)		7/11/2024, 6:21 PM
VG	Valerie Clark (valerie.g@startconne O TRY TO FIN AN EMAIL SHE NEVE	-	CODE	7/11/2024, 6:22 PM
VG	Valerie Clark (valerie.g@startconnec	cting.co)		7/11/2024, 6:22 PM
VG	Valerie Clark (valerie.g@startconnec	cting.co)		7/11/2024, 6:22 PM
VG	Valerie Clark (valerie.g@startconnec			7/11/2024, 6:22 PM
VG	Valerie Clark (valerie.g@startconnec			7/11/2024, 6:22 PM
VG	Valerie Clark (valerie.g@startconnec TELLING ME TO STICK THE LOAN A			7/11/2024, 6:23 PM
VG	Valerie Clark (valerie.g@startconnec	• ,		7/11/2024, 6:34 PM
VG	Valerie Clark (valerie.g@startconnec	-	NT	7/11/2024, 6:34 PM
VG	Valerie Clark (valerie.g@startconnec	cting.co)		7/11/2024, 6:43 PM
RG	Jason Rivera (Richard Gray) (richard	d.g@startconnecting.co)		7/11/2024, 7:03 PM
VG	Valerie Clark (valerie.g@startconnec E190226	cting.co)		7/11/2024, 7:04 PM
VG	Valerie Clark (valerie.g@startconnecuff thanks	cting.co)		7/11/2024, 7:14 PM
VG	Valerie Clark (valerie.g@startconneche pays today	cting.co)		7/11/2024, 7:14 PM
RG	Jason Rivera (Richard Gray) (richard Dale	d.g@startconnecting.co)		7/11/2024, 7:14 PM
VG	Valerie Clark (valerie.g@startconneche was also my google lead lol	cting.co)		7/11/2024, 7:14 PM

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RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Yes I know you are good	7/11/2024, 7:15 PM
VG	Valerie Clark (valerie.g@startconnecting.co) i just got a wierd email	7/11/2024, 7:17 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Yes disregard the email	7/11/2024, 7:18 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Andrew is dealing with it along with Sebas	7/11/2024, 7:18 PM
VG	Valerie Clark (valerie.g@startconnecting.co) yes ok	7/11/2024, 7:21 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) your on available	7/11/2024, 7:25 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) can u pls get on Q	7/11/2024, 7:25 PM
VG	Valerie Clark (valerie.g@startconnecting.co) ys i was sending an email	7/11/2024, 7:26 PM
VG	Valerie Clark (valerie.g@startconnecting.co) and im about to go to lunch	7/11/2024, 7:26 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) ok	7/11/2024, 7:26 PM
VG	Valerie Clark (valerie.g@startconnecting.co) i was sending docs email to the client i just sold	7/11/2024, 7:26 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) listo thanks	7/11/2024, 7:26 PM

# Exhibit C

# **Short Message Report**

Conversations: 1	Participants: 3
Total Messages: 152	Date Range: 7/19/2024

# **Outline of Conversations**



**D04D48DPBQA** • 152 messages on 7/19/2024 • Jason Rivera (Richard Gray) (richard.g@startconnecting.co) • Slackbot • Valerie Clark (valerie.g@startconnecting.co)

# Messages in chronological order (times are shown in GMT +00:00)

	D04D48DPBQA	
VG	Valerie Clark (valerie.g@startconnecting.co) rich thanks for everything	7/19/2024, 12:05 AM
VG	Valerie Clark (valerie.g@startconnecting.co) good night	7/19/2024, 12:05 AM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) You are welcome have a blessed night	7/19/2024, 12:06 AM
VG	Valerie Clark (valerie.g@startconnecting.co) good morning	7/19/2024, 2:10 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Good morning sweetie	7/19/2024, 2:22 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Lets knock it out the park today!	7/19/2024, 2:23 PM
VG	Valerie Clark (valerie.g@startconnecting.co) YES SIR	7/19/2024, 2:39 PM
VG	Valerie Clark (valerie.g@startconnecting.co) RICH	7/19/2024, 2:39 PM
VG	Valerie Clark (valerie.g@startconnecting.co) R WE STIIL BANNED FROM THE OTHER STATES	7/19/2024, 2:40 PM
VG	Valerie Clark (valerie.g@startconnecting.co) OR ARE ALL STATES ALLOWED	7/19/2024, 2:40 PM
VG	Valerie Clark (valerie.g@startconnecting.co) ?	7/19/2024, 2:40 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) no we are still sith the same rules	7/19/2024, 2:40 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) with	7/19/2024, 2:41 PM
VG	Valerie Clark (valerie.g@startconnecting.co) OK JUST MAKING SURE	7/19/2024, 2:55 PM
VG	Valerie Clark (valerie.g@startconnecting.co) RICH R WE RECIEVING CALL	7/19/2024, 3:09 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Not yet did you get one?	7/19/2024, 3:09 PM
VG	Valerie Clark (valerie.g@startconnecting.co) YES	7/19/2024, 3:09 PM

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RG	3041 Jason Rivera (Richard Gray) (richard.g@startconnecting.co) do not make any calls right now pls	7/19/2024, 3:10 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) who called?	7/19/2024, 3:10 PM
VG	Valerie Clark (valerie.g@startconnecting.co) I DONT KNOW CAUSE I JUST CHECKED	7/19/2024, 3:10 PM
VG	Valerie Clark (valerie.g@startconnecting.co)	7/19/2024, 3:10 PM
	+1  V team Para: team  Hoy 10:08  Hoy 10:07	
	Image: image.png (13 KB)	
VG	Valerie Clark (valerie.g@startconnecting.co) the list and its not any number that i have called	7/19/2024, 3:11 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co)  49 years old Current Address: <a href="https://www.usphonebook.com/">https://www.usphonebook.com/</a>	7/19/2024, 3:13 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co)	7/19/2024, 3:13 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) that may be a good lead	7/19/2024, 3:13 PM
VG	Valerie Clark (valerie.g@startconnecting.co) ok	7/19/2024, 3:13 PM
VG	Valerie Clark (valerie.g@startconnecting.co) im gonna call him back	7/19/2024, 3:14 PM
RG	Jason Rivera (Richard (richard.g@startconnecting.co) not yet	7/19/2024, 3:14 PM
VG	Valerie Clark (valerie.g@startconnecting.co) ok	7/19/2024, 3:14 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) he is not in the system	7/19/2024, 3:14 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) the new one any way	7/19/2024, 3:14 PM

VG	Valerie Clark (valerie.g@startconnecting.co) so ill wait uuntil you tell me its ok to call ??	7/19/2024, 3:15 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) yes pls	7/19/2024, 3:15 PM
VG	Valerie Clark (valerie.g@startconnecting.co) RICH	7/19/2024, 3:27 PM
VG	Valerie Clark (valerie.g@startconnecting.co) CAN I HAVE MY BREAK PLS	7/19/2024, 3:28 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) dale	7/19/2024, 3:31 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) new hubs	7/19/2024, 3:31 PM
VG	Valerie Clark (valerie.g@startconnecting.co) OK ME PONGO EN QUE ESTADO PARA BREAKS	7/19/2024, 3:31 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) yes pls	7/19/2024, 3:34 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) vale send me the client you closed yesterday pls	7/19/2024, 4:00 PM
VG	Valerie Clark (valerie.g@startconnecting.co) SCREENSHOT	7/19/2024, 4:01 PM
VG	Valerie Clark (valerie.g@startconnecting.co) ??	7/19/2024, 4:01 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) no the number	7/19/2024, 4:01 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) pls	7/19/2024, 4:01 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) the slae	7/19/2024, 4:01 PM
VG	Valerie Clark (valerie.g@startconnecting.co) <tel< td=""><td>7/19/2024, 4:01 PM</td></tel<>	7/19/2024, 4:01 PM
VG	Valerie Clark (valerie.g@startconnecting.co) CASE #12220	7/19/2024, 4:02 PM
VG	Valerie Clark (valerie.g@startconnecting.co) Alex James Kohleton Marley	7/19/2024, 4:02 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Make sure that when you sell the client the auto pay is on	7/19/2024, 4:04 PM



Image: image.png (54 KB)

VG	Valerie Clark (valerie.g@startconnecting.co) OK SORRY	7/19/2024, 4:05 PM
VG	Valerie Clark (valerie.g@startconnecting.co) ANTO ME DIJO QUE ESO LO PONIA QC	7/19/2024, 4:05 PM
VG	Valerie Clark (valerie.g@startconnecting.co) ENTONCES POR ESO NO LO PUSE	7/19/2024, 4:05 PM
VG	Valerie Clark (valerie.g@startconnecting.co) IM GETTING ANOTHER CALL RICH	7/19/2024, 5:01 PM



Valerie Clark (valerie.g@startconnecting.co)



Image: image.png (15 KB)

VG

VG Valerie Clark (valerie.g@startconnecting.co)
ANOTHER ONE

7/19/2024, 5:11 PM

7/19/2024, 5:02 PM



Image: image.png (10 KB)

- RG Jason Rivera (Richard Gray) (richard.g@startconnecting.co) those are hubspot leads that are calling back
- RG Jason Rivera (Richard Gray) (richard.g@startconnecting.co)

7/19/2024, 5:12 PM

7/19/2024, 5:12 PM

she already 1st payment of 100. 3 more remaining.

Jason Rivera (Richard Gray) (richard.g@startconnecting.co) RG 36 months of

7/19/2024, 5:14 PM

Valerie Clark (valerie.g@startconnecting.co) VG

S

7/19/2024, 5:16 PM



Image: image.png (24 KB)

Valerie Clark (valerie.g@startconnecting.co) VG

7/19/2024, 5:17 PM



VG Valerie Clark (valerie.g@startconnecting.co)

7/19/2024, 5:17 PM



Jason Rivera (Richard Gray) (richard.g@startconnecting.co) RG Is there a phone number for those clients?

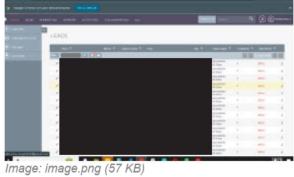
7/19/2024, 5:17 PM

VG Valerie Clark (valerie.g@startconnecting.co) 7/19/2024, 5:18 PM

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VG	Valerie Clark (valerie.g@startconnecting.co) I WOULD HAVE TO RESPOND TO THOS EMAILS TO GE THEIR NUMBER	7/19/2024, 5:18 PM
VG	Valerie Clark (valerie.g@startconnecting.co) ONLY ONE OF THEM HAS AN UMBER	7/19/2024, 5:19 PM
VG	Valerie Clark (valerie.g@startconnecting.co) ITS A GUY WHO WANTS US TO HELP HIS MOTHER	7/19/2024, 5:19 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) ok thanks	7/19/2024, 5:19 PM
VG	Valerie Clark (valerie.g@startconnecting.co) HE INCLUDED BOTH HIS NUMBER AND HIS MOTHERS	7/19/2024, 5:19 PM
VG	Valerie Clark (valerie.g@startconnecting.co) RICH THOSE NUMBERS THAT CALLED ME I JUST SEARCHED THEM THEY DO NOT APPEAR	7/19/2024, 5:27 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Ok did you filter them on the HubSpot platform?	7/19/2024, 5:44 PM
VG	Valerie Clark (valerie.g@startconnecting.co) ON THE EXCEL SHEET	7/19/2024, 5:45 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) no on the hubs	7/19/2024, 5:45 PM
VG	Valerie Clark (valerie.g@startconnecting.co) COMO ASI	7/19/2024, 5:46 PM
VG	Valerie Clark (valerie.g@startconnecting.co) WHERE	7/19/2024, 5:46 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co)	7/19/2024, 5:46 PM



RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) top right	7/19/2024, 5:46 PM
VG	Valerie Clark (valerie.g@startconnecting.co) YA LOS BUSCO	7/19/2024, 5:47 PM
VG	Valerie Clark (valerie.g@startconnecting.co)	7/19/2024, 5:47 PM

#### I WAS CALLING GOOGLE LEADS FROM HERE

VG Valerie Clark (valerie.g@startconnecting.co) 7/19/2024, 5:48 PM

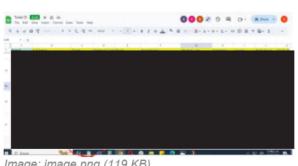


	Image: image.png (119 KB)	
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Those are google leads	7/19/2024, 5:52 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) the hubs are more important	7/19/2024, 5:52 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) they are 20 from today	7/19/2024, 5:52 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) 115 from yesterday	7/19/2024, 5:52 PM
VG	Valerie Clark (valerie.g@startconnecting.co) FROM THE SUITECRM	7/19/2024, 5:52 PM
VG	Valerie Clark (valerie.g@startconnecting.co) RIGHT	7/19/2024, 5:52 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) <a href="http://192.168.100.78/suitecrm/index.php?action=ajaxui#ajaxUILoc=index.php%3Fmodule%3DLead">http://192.168.100.78/suitecrm/index.php?action=ajaxui#ajaxUILoc=index.php%3Fmodule%3DLead</a>	7/19/2024, 5:53 PM ds%26action%3Dinde
VG	Valerie Clark (valerie.g@startconnecting.co) OK	7/19/2024, 5:53 PM
VG	Valerie Clark (valerie.g@startconnecting.co) RICH WRITE FAST LOL	7/19/2024, 6:05 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) so you log in as Valerie Griffin but filter Valerie C	7/19/2024, 6:06 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) I was talking to Sebas	7/19/2024, 6:06 PM
VG	Valerie Clark (valerie.g@startconnecting.co) YES ?	7/19/2024, 6:07 PM
VG	Valerie Clark (valerie.g@startconnecting.co) WHAT DID HE SAY	7/19/2024, 6:07 PM
VG	Valerie Clark (valerie.g@startconnecting.co) THIS CLIENT WAS MY LAST SALE BEFORE THE PROBLEM, HE WAS A PAY TODAY THAT DAY	7/19/2024, 6:09 PM OF THE PROBLEM

## e 8:24-cv-01626-KKM-AAS Document 151-4 Filed 02/28/25 Page 10 of 24 PageID 3047 BUT WAS NEVER QC KEEP HIM IN MIND FOR SOMEBODY ELSE TO CALL HIM AND RESELL HIM Case 8:24-cv-01626-KKM-AAS

	Image: image.png (13 KB)	
VG	Valerie Clark (valerie.g@startconnecting.co) IM GOING TO CALL YOU THROUGH WHATSAPP CAUSE IM HEADING TO LUNCH	7/19/2024, 6:10 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) 6 payments \$220	7/19/2024, 6:16 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co)	7/19/2024, 6:16 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) <a href="http://localhost/suitecrm/index.php?action=DetailView&amp;;module=Leads&amp;;record=28ef0d72-adc0-282668feb3eb00b&amp;;offset=1">http://localhost/suitecrm/index.php?action=DetailView&amp;;module=Leads&amp;;record=28ef0d72-adc0-282668feb3eb00b&amp;;offset=1</a>	7/19/2024, 6:17 PM 2b-928c-
VG	Valerie Clark (valerie.g@startconnecting.co) YESS	7/19/2024, 7:11 PM
VG	Valerie Clark (valerie.g@startconnecting.co) closing my first	7/19/2024, 8:16 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) From the HubSpots right?	7/19/2024, 8:17 PM
VG	Valerie Clark (valerie.g@startconnecting.co) sooooo when i left for lunch i had 5 of the bibileads created so i was finishing those up to get started	7/19/2024, 8:23 PM on hubspots
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) ok	7/19/2024, 8:26 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) <a href="https://www.savingforcollege.com/calculators/pay-as-you-earn-repayment-calculator">https://www.savingforcollege.com/calculators/pay-as-you-earn-repayment-calculator</a> Pay As You Earn Repayment Calculator	7/19/2024, 8:26 PM
	This calculator determines the monthly payment and estimates the total payments under the pay-as-yelan (PAYE).	you-earn repayment
VG	Valerie Clark (valerie.g@startconnecting.co) is tht only for paye	7/19/2024, 8:26 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Yes that is all we can offer and no consolidations for 6 weeks	7/19/2024, 8:28 PM
VG	Valerie Clark (valerie.g@startconnecting.co) como asi	7/19/2024, 8:28 PM
VG	Valerie Clark (valerie.g@startconnecting.co) explicame mejor pls ♥	7/19/2024, 8:30 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) The government just stoped save	7/19/2024, 8:34 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co)	7/19/2024, 8:35 PM

# Case 8:24-cv-01626-KKM-AAS Document 151-4 Filed 02/28/25 Page 11 of 24 PageID 3048

<a href="https://www.nerdwallet.com/article/loans/student-loans/save-lawsuits-bidens-student-loan-plan-blocked-payments-paused">https://www.nerdwallet.com/article/loans/student-loans/save-lawsuits-bidens-student-loan-plan-blocked-payments-paused</a>

SAVE Lawsuits: Biden's Student Loan Plan Blocked, Payments Paused - NerdWallet

A federal court temporarily struck down the SAVE plan on July 18. Affected student loan borrowers will be placed into an interest-free administrative forbearance until a final decision on the SAVE lawsuits.

RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Are you on a call?	7/19/2024, 8:41 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) I am going to call you really quick	7/19/2024, 8:42 PM
VG	Valerie Clark (valerie.g@startconnecting.co) call me	7/19/2024, 8:45 PM
VG	Valerie Clark (valerie.g@startconnecting.co) not on a call	7/19/2024, 8:45 PM
VG	Valerie Clark (valerie.g@startconnecting.co) pls	7/19/2024, 8:45 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) give me a sec	7/19/2024, 8:45 PM
VG	Valerie Clark (valerie.g@startconnecting.co) ok	7/19/2024, 8:45 PM
S	Slackbot EDITED	7/19/2024, 8:48 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) ok I am back	7/19/2024, 8:48 PM
VG	Valerie Clark (valerie.g@startconnecting.co) RICH YOUR STILL O OUR CALL LOL	7/19/2024, 9:11 PM
VG	Valerie Clark (valerie.g@startconnecting.co) im closing my secon whooooo	7/19/2024, 10:29 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Great job girl!	7/19/2024, 10:29 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) I know you are finisher!	7/19/2024, 10:30 PM
VG	Valerie Clark (valerie.g@startconnecting.co) im starting to get the hang of this	7/19/2024, 10:31 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Thats all we need to get used to the system and we are still the same sharks	7/19/2024, 10:32 PM
VG	Valerie Clark (valerie.g@startconnecting.co) yesss	7/19/2024, 10:42 PM

### Case 8:24-cv-01626-KKM-AAS Document 151-4 Filed 02/28/25 Page 12 of 24 PageID Valerie Clark (valerie.g@startconnecting.co) 7/19/2024, 10:42 PM VG but i still miss leadtrack VG Valerie Clark (valerie.g@startconnecting.co) 7/19/2024, 10:42 PM it was more organized 7/19/2024, 10:50 PM RG Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Yes me too RG Jason Rivera (Richard Gray) (richard.g@startconnecting.co) 7/19/2024, 10:50 PM we will get the money to fight and beat the case to get back to our normality Valerie Clark (valerie.g@startconnecting.co) 7/19/2024, 10:50 PM VG I HOPE SO Valerie Clark (valerie.g@startconnecting.co) 7/19/2024, 11:03 PM VG RICH CAN I HAVE MY BREAK Jason Rivera (Richard Gray) (richard.g@startconnecting.co) RG 7/19/2024, 11:04 PM yes ma'am RG Jason Rivera (Richard Gray) (richard.g@startconnecting.co) 7/19/2024, 11:23 PM You closed another one? Valerie Clark (valerie.g@startconnecting.co) 7/19/2024, 11:23 PM VG NO NOT YET Jason Rivera (Richard Gray) (richard.g@startconnecting.co) 7/19/2024, 11:24 PM RG 12476 12483 12603 RG Jason Rivera (Richard Gray) (richard.g@startconnecting.co) 7/19/2024, 11:24 PM these are the ones that show up as sales Jason Rivera (Richard Gray) (richard.g@startconnecting.co) 7/19/2024, 11:25 PM RG for today Valerie Clark (valerie.g@startconnecting.co) 7/19/2024, 11:25 PM VG I SOLD Valerie Clark (valerie.g@startconnecting.co) 7/19/2024, 11:25 PM VG 12603 Valerie Clark (valerie.g@startconnecting.co) 7/19/2024, 11:25 PM VG AND 12483

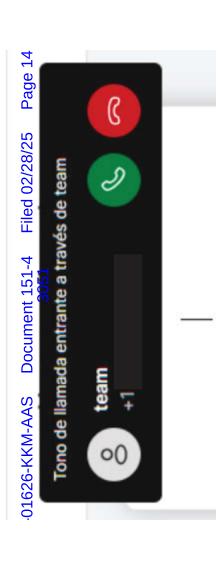
7/19/2024, 11:25 PM

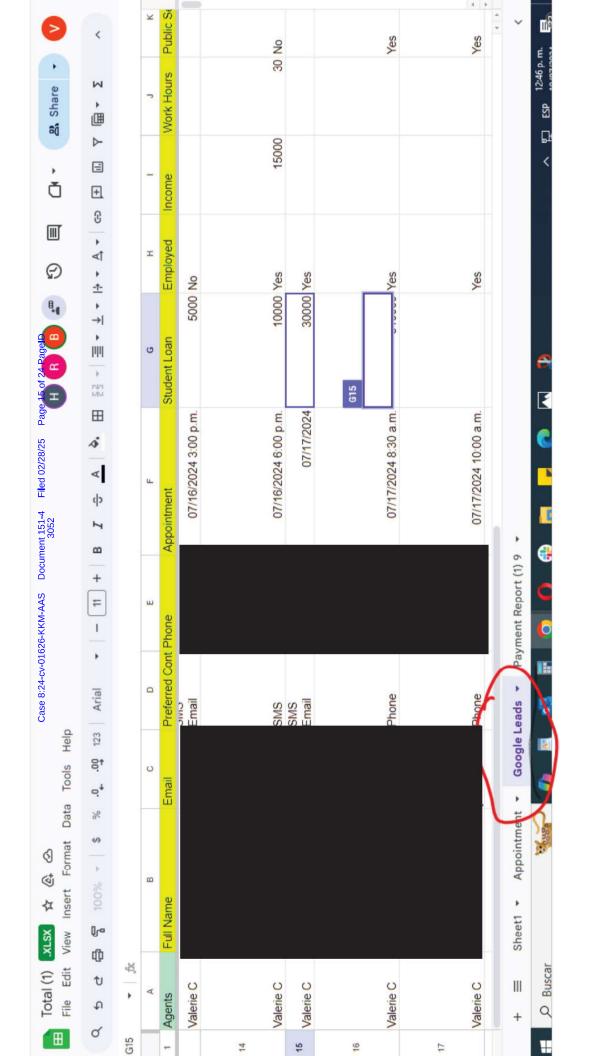


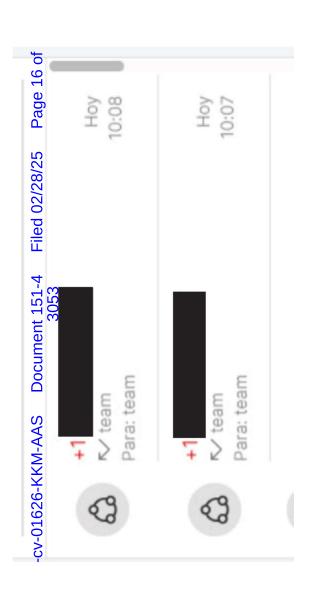
Jason Rivera (Richard Gray) (richard.g@startconnecting.co)

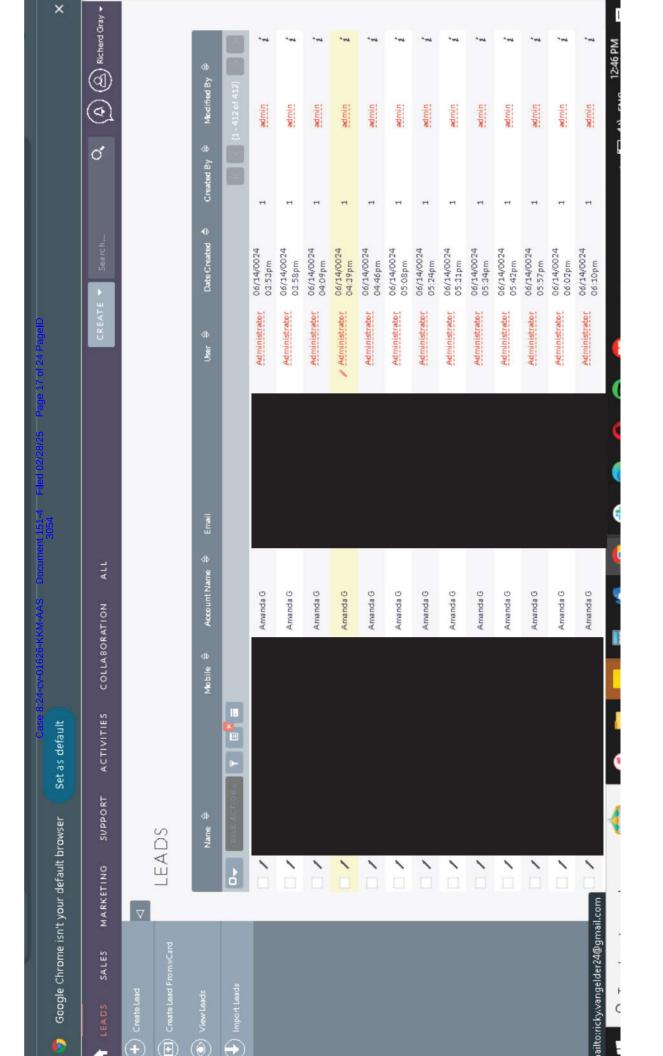
RG

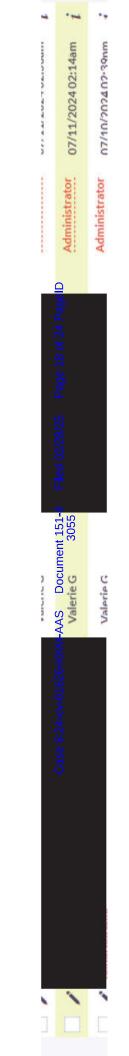
Cas	e 8:24-cv-01626-KKM-AAS	Document 151-4 3050	Filed 02/28/25	Page 13 of 24 PageID
VG	Valerie Clark (valerie.g@startconno YA LO PONGO PROSPECT			7/19/2024, 11:26 PM
RG	Jason Rivera (Richard Gray) (richa Ok	ord.g@startconnecting.co	)	7/19/2024, 11:26 PM
S	Slackbot EDITED			7/19/2024, 11:27 PM
VG	Valerie Clark (valerie.g@startconno RICH ME APARECEN AHORA DOS			7/19/2024, 11:33 PM
VG	Valerie Clark (valerie.g@startconne DAVID	ecting.co)		7/19/2024, 11:33 PM
VG	Valerie Clark (valerie.g@startconno AND FABIAN	ecting.co)		7/19/2024, 11:33 PM
VG	Valerie Clark (valerie.g@startconne WHICH ONE DO I CHOOSE	ecting.co)		7/19/2024, 11:34 PM
RG	Jason Rivera (Richard Gray) (richa	ard.g@startconnecting.co	)	7/19/2024, 11:34 PM





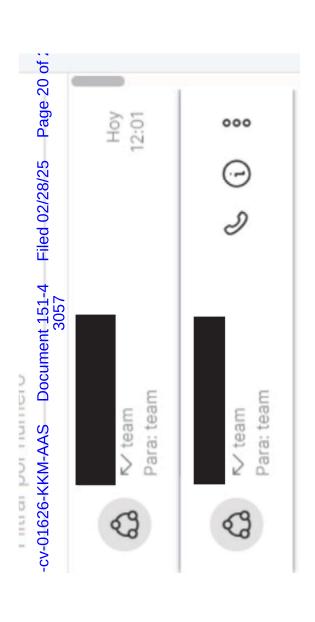






martes 16/07/2024 12:16 p. m. : → Forward Page 19 of 24 PageID (K) Reply All Filed 02/28/25 C Reply Document 151-4 3056 Case 8:24-cv-01626-KKM-AAS To valerie.g@usastudentdebtrelief.com Hey I've tried calling to get a hold of you to speak with my mother. Every time I've called. The line is busy or it doesn't go through at all

I haven't received any message on getting the documentation to you to progress forward. My phone number is My mother is



)	Office Community of the	20000	2007	TAMES OF THE PERSON	2112	 20012001	, viig	CIMIC	- Carrier Cuccuitation	Outouth I own own	- aymount
	Spanish	12603	07/119/2024						Valerie Clark	07/11 9/2024	Current
	Spanish	12588	07/19/2024						Jeremy Cooper 07/19/2024		Current
	English	12570	07/19/2024						Michael Perez	07/19/2024 Current	Current
	Spanish	12564	07/19/2024						Jamie Cruz	07/19/2024	Current
	Spanish	12484	07/19/2024						Michael Perez	07/19/2024	Current
	English	12483	07/19/2024						Valerie Clark	07/19/2024	Current
	English	12476	07/19/2024						Valerie Clark	07/19/2024	Current
	☐ English	12470	07/19/2024						Student Solut	07/19/2024 Current	Current

# Filed 02/28/25 Re: REQUIRED BOCOMEN FAMADS Document 151-4 3059

(4) Reply All C Reply To valerie.g@usastudentdebtrelief.com I've been trying to get in contact with you and the other numbers on the website. However it tell me all calls are busy. Can you provide any clarification on this?

On Mon, Jul 15, 2024 at 1:49 PM Hello Valorie,

Can you please give me a call when you have a chance.

wrote: On Mon, Jul 8, 2024 at 5:19 PM

Hello Valerie, a quick verification question. I'm starting my masters soon and I was talking to student aid and they said my loans start up again in 2026.

How does that work with the forgiveness program?

On Thu, Jun 13, 2024 at 9:13 AM < valerie.g@usastudentdebtrelief.com > wrote:

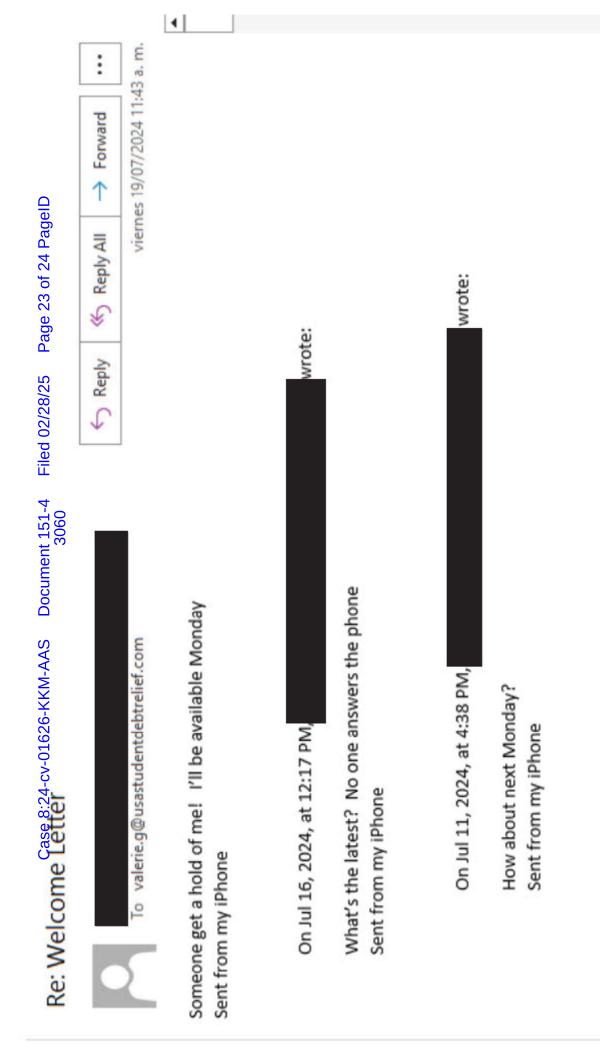
Good Morning

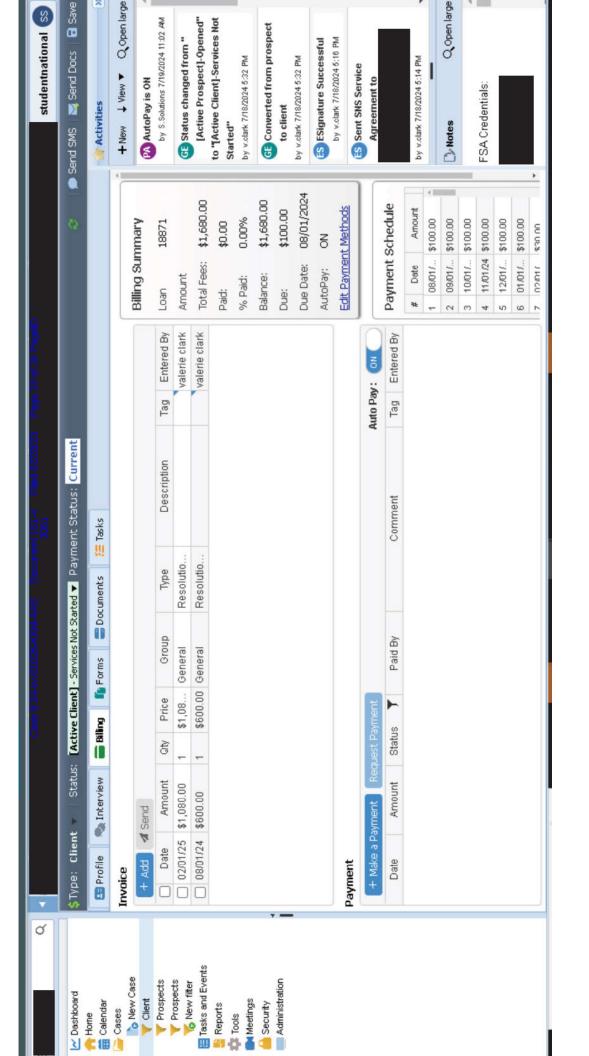
Your documents are all set.

→ Forward

Page 22 of 24 PageID

jueves 18/07/2024 6:12 p. m.





# Composite Exhibit D

From:
To: Contact

Subject: Urgent!! Students Solutions

Date: Wednesday, September 11, 2024 8:29:48 PM

Greetings, they contacted me indicating if I was still interested in student loan forgiveness, indicating that the other company has not been there for two months. I think they are the same people with a different name and that their office is in Florida, USA. The phone number they contacted was asked them why they have an area code for Puerto Rico if they are in Florida. They told me that they use the number according to the area. You could investigate! Thank you,



2024-09-27, Larnaca, Cyprus

### ANSWER TO THE REPORT RECEIVED

We would like to report that our company, Hostinger International Ltd, is an administrator of free and paid www.hostinger.com which web hosting provider on the owner(-s) of websites(-s) application.studentsolutionservice.com is using paid web hosting plan. Our paid service is being provided by the law of Cyprus. Our servers are located in North America (USA, AZ).

Below we provide you all information that we have collected about website owner(s) (All times are GMT time zone):

Name: Geison Trejos

Email: genovaorganic@gmail.com

Country: CO

Signup Date: 2024-07-31 19:59:46

The account has been active since 2024-07-31 20:10:56.

Below we provide IP logs to control panel:

2024-09-23 14:18:40	CO	desktop	181.63.178.49	24680
2024-09-20 16:45:02		desktop	190.85.102.26	60569
2024-09-18 14:11:56	CO	desktop	181.63.178.49	35801
2024-09-12 16:53:29	CO	desktop	181.63.178.67	23486
2024-09-06 16:46:54	CO	desktop	181.63.178.70	24130
2024-09-05 22:18:26	CO	desktop	181.63.178.49	18870
2024-09-04 15:13:10	CO	desktop	181.63.178.49	14744
2024-09-03 20:37:49	CO	desktop	190.85.102.26	56345
2024-09-03 20:20:04	CO	desktop	191.106.203.192	36441
2024-09-03 20:18:44	CO	desktop	191.106.203.192	36347
2024-08-28 16:48:18	CO	desktop	181.63.178.74	6557
2024-08-20 14:06:18	CO	desktop	181.63.178.49	18670
2024-08-01 15:57:40	CO	desktop	190.85.102.26	57756
2024-07-31 20:08:04	CO	desktop	201.217.221.42	56634
2024-07-31 19:59:47	CO	desktop	201.217.221.42	56297

Below we provide payment information:

Date	<b>Transaction ID</b>	Gateway	Amount	Currency
2024-07-31 20:07:40	H 12889632	PayPal CC	119 88	USD

Should you need any further information, please do not hesitate and contact us directly at abuse@hostinger.com.

Hostinger International Ltd. 61 Lordou Vyronos Larnaca, 6023 +357.24030130 Company code: 301365 VAT code: 10301365E abuse@hostinger.com From: Case Stack condition (2) stack. cond conduction (2) stack. conduction (3) stack. conduction (4) stack. c

Slack <notification@slack.com> 3060

**Sent:** Thursday, July 18, 2024 11:04 AM

To: amy.t@startconnecting.co

**Subject**: [Slack] Richard Gray te ha enviado un mensaje



# Tienes un nuevo mensaje directo en U.S.A. Student Debt Relief

(usasdr.slack.com)

### De tu conversación con Richard Gray

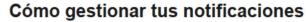


Richard Gray 18 de julio a las 16:53

docs@studentsolutionservice.com

### ABRIR EN SLACK

### RESPONDER





Posponerlas <u>una hora</u>, <u>ocho horas</u>, <u>un día</u>, <u>tres días</u> o <u>hasta la semana que viene</u>. O bien <u>desactiva las notificación de correo electrónico</u>. Para preferencias más detalladas, <u>echa un vistazo a la página de tu cuenta</u>.



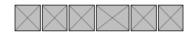
### U.S.A. Student Debt Relief

URL del espacio de trabajo: usasdr.slack.com

Correo: amy.t@startconnecting.co

CONECTARSE





Document 151-5 3067

Filed 02/28/25 Page 6 of 50 PageID

From: Case Stack condition @ stack.com conduction for Filed 02/28/25 Page 7 of 50 Page ID

Slack <notification@slack.com> 3068

Sent: Wednesday, July 17, 2024 8:02 AM

To: jeff.w@startconnecting.co

Subject: [Slack] Bryan Bueno te ha enviado un mensaje



# Tienes un nuevo mensaje directo en U.S.A. Student Debt Relief

(usasdr.slack.com)

### De tu conversación con Bryan Bueno

 $\times$ 

Bryan Bueno 17 de julio a las 13:49

https://sso.godaddy.com/?app=o365&realm=pass&marketid=es-CO



Bryan Bueno 17 de julio a las 13:49

jeremycooper@studentsolutionservice.com Jeremy123

### ABRIR EN SLACK

RESPONDER

### Cómo gestionar tus notificaciones



Posponerlas <u>una hora, ocho horas, un día, tres días</u> o <u>hasta la semana que viene</u>. O bien <u>desactiva las notificación de correo electrónico</u>. Para preferencias más detalladas, <u>echa un</u> vistazo a la página de tu cuenta.



### U.S.A. Student Debt Relief

URL del espacio de trabajo: usasdr.slack.com

Correo: jeff.w@startconnecting.co

CONECTARSE





Nuestro blog | Políticas | Centro de Ayuda | Comunidad de Slack Case 8:24-cv-01626-KKM-AAS Document 151-5

Filed 02/28/25

Page 8 of 50 PageID

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From: Case Stack condition (2) stack. cond conduction (2) stack. conduction (3) stack. conduction (4) stack. c

Slack <notification@slack.com> 3070

**Sent:** Wednesday, July 17, 2024 10:05 AM

To: lucas.s@startconnecting.co

**Subject**: [Slack] Richard Gray te ha enviado un mensaje



# Tienes un nuevo mensaje directo en U.S.A. Student Debt Relief

(usasdr.slack.com)

### De tu conversación con Richard Gray



Richard Gray 17 de julio a las 15:49 jasonrivera@studentsolutionservice.com
Student123

### ABRIR EN SLACK

RESPONDER

### Cómo gestionar tus notificaciones



Posponerlas <u>una hora, ocho horas, un día, tres días</u> o <u>hasta la semana que viene</u>. O bien <u>desactiva las notificación de correo electrónico</u>. Para preferencias más detalladas, <u>echa un vistazo</u> a la página de tu cuenta.



### U.S.A. Student Debt Relief

URL del espacio de trabajo: usasdr.slack.com

Correo: lucas.s@startconnecting.co

CONECTARSE





From: Case Diana Martings (mediante Hojande Gálculo de Google) jedrivershares-dun norenly @egogle acomo

**Sent:** Tuesday, July 30, 2024 4:22 AM 3072

To: bryanb@usastudentdebtrelief.com

Subject: Solicitud para compartir "Total (1).xlsx"

# ¿Quieres compartir una hoja de cálculo?

Diana Martinez (dianamartinez@studentsolutionservice.com) solicita acceso a la siguiente hoja de cálculo:

Total (1).xlsx

Abrir configuración de opciones para compartir

Google LLC, 1600 Amphitheatre Parkway, Mountain View, CA 94043, USA Recibiste este correo electrónico porque dianamartinez@studentsolutionservice.com solicitó acceso a un archivo de Hojas de cálculo de Google.



From: Case Bayid Torres 20 a Nich Gusastudent de htrelief 50 Page 12 of 50 Page 1D

**Sent:** Thursday, July 18, 2024 9:33 AM 3073

michaelperez@studentsolutionservice.com

**Subject:** QUALIFICATION - FEDERAL FORGIVENESS PROGRAMS

Dear I hope this message finds you well...

You qualified for the:

To:

SAVE (Saving on a Valuable Education) Plan

### Loans that Qualify:

- Direct Subsidized and Unsubsidized Loans.
- Direct PLUS loans made to students.
- Direct Consolidation Loans that do not include (Direct or FFEL) PLUS loans made to parents.

### **Repayment and Time Frame:**

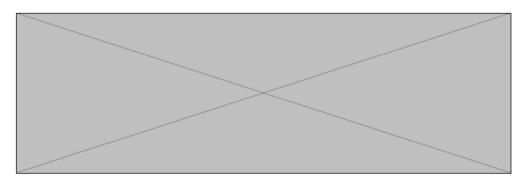
- Your monthly payments will be 10 percent of discretionary income, but never more than you would have paid under the 10-year Standard Repayment Plan.
- Payments are recalculated each year and are based on your updated income and family size.
- You must update your income and family size each year, even if they haven't changed.
- If you're married, your spouse's income or loan debt will be considered only if you file a joint tax return.
- Any outstanding balance on your loan will be forgiven if you haven't repaid your loan in full after 20 years.
- You must be a new borrower on or after Oct. 1, 2007, and must have received a disbursement of a Direct Loan on or after Oct. 1, 2011.
- You must have a high debt relative to your income.
- Your monthly payment will never be more than the 10-year Standard Plan amount.
- Good option for those seeking PSLF.

You qualified for the SAVE (Saving on a Valuable Education) Plan:

- Term: 158 Months / Fixed IDR Adjustment 60-158 = 98 months
- Enrollment: 4 payments of \$100.00 for 4 (four) months.
- Monthly Payment: \$0 towards the loan and \$9 as a monthly monitoring fee. (Beginning on your 5<sup>th</sup> month).

All together you owe \$6,582 meaning you would pay back or spend \$1,422 on the program towards the loan getting a forgiveness of \$5,160 Appoximately.

Adjustment: \$9 x 98 months = \$882 => Forgiveness amount of: \$5,700



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From: Case Bayid Torres 26 axid 10 usestudent debtrelief squs Filed 02/28/25 Page 14 of 50 PageID Sent: Thursday, July 18, 2024 12:22 PM 3075

To: michaelperez@studentsolutionservice.com

**Subject:** YOUR STATUS - FEDERAL STUDENT LOANS

Dear

This is DAVID TORRES your Case Manager at <u>USA Student Debt Relief</u>. I hope this message finds you well.

These are your credentials to check your current student loan status through <a href="https://studentaid.gov/">https://studentaid.gov/</a>:

Username:

• Password:

Below you can find a summary of your student loans:

Should you have any questions, please reach out to my direct phone at (941) 777-5591 or visit us at www.usastudentdebtrelief.com

Thank you for your cooperation and have an excellent day!

\_

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From: Case David Torres 26 avid Queestudent dehtrelief same Filed 02/28/25 Page 15 of 50 PageID

Sent: Thursday, July 18, 2024 12:27 PM 307

To: michaelperez@studentsolutionservice.com

**Subject:** YOUR STATUS - FEDERAL STUDENT LOANS

Dear,

This is MICHAEL PEREZ your Case Manager. I hope this message finds you well.

These are your credentials to check your current student loan status through <a href="https://studentaid.gov/">https://studentaid.gov/</a>:

Username:

• Password:	
-------------	--

Below you can find a summary of your student loans:

### Should you have any questions, please reach out to my direct phone at (321) 329-1343

Thank you for your cooperation and have an excellent day!

**IMPORTANT INFORMATION:** This email is intended only for the person(s) named in the message header. This message (including any attachments) may contain confidential, proprietary, privileged and/or private information exempt from disclosure under applicable law. The information is intended to be for the use of the individual or entity designated above. If you are not the intended recipient of this message, please, notify the sender immediately, and delete the message and any attachments. Any disclosure, reproduction, distribution or other use of this message or any attachments by an individual or entity other than the intended recipient is prohibited.

# Case 8:24-cv-01626-KKM-AAS Document 151-5 Filed 02/28/25 Page 16 of 50 PageID

### **Short Message Report**

Conversations: 1	Participants: 2
Total Messages: 33	Date Range: 7/19/2024

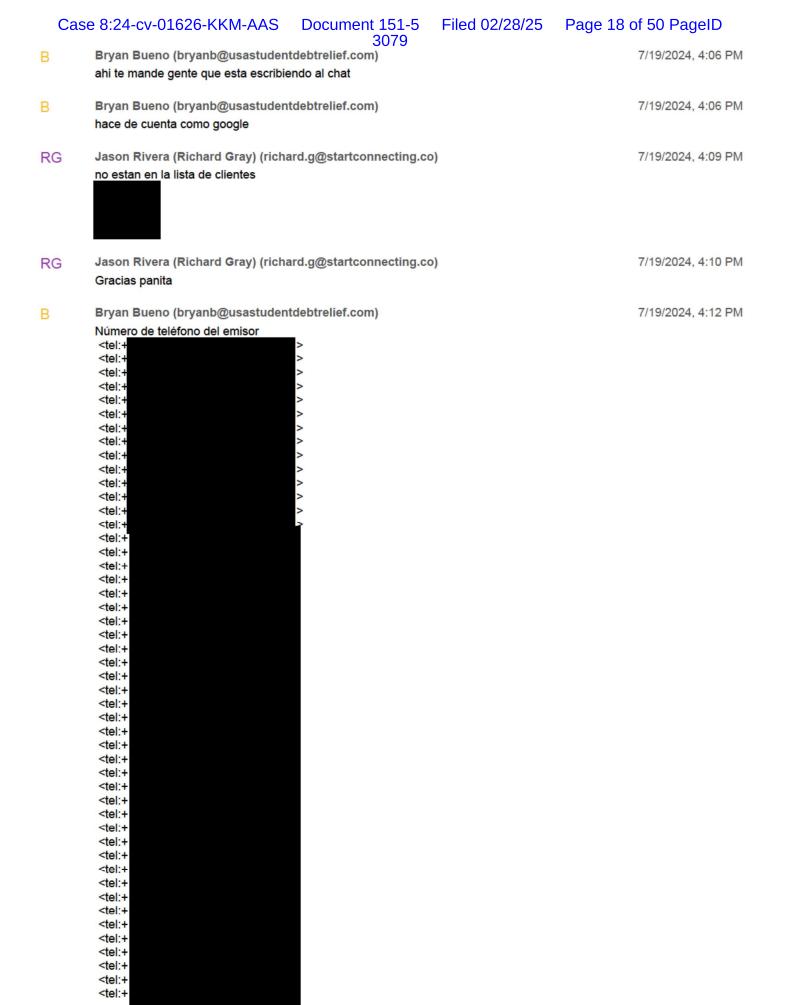
### **Outline of Conversations**



**D03D0C8DRC1** • 33 messages on 7/19/2024 • Bryan Bueno (bryanb@usastudentdebtrelief.com) • Jason Rivera (Richard Gray) (richard.g@startconnecting.co)

### Messages in chronological order (times are shown in GMT +00:00)

	D03D0C8DRC1	
<b>°15</b> *	Bryan Bueno (bryanb@usastudentdebtrelief.com)	7/19/2024, 2:33 PM
	Attachment: datos-google-19-07-2024.xlsx (26 KB)	
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Bryce Santiago	7/19/2024, 2:37 PM
В	Bryan Bueno (bryanb@usastudentdebtrelief.com) vos no tenes correo cierto?	7/19/2024, 2:38 PM
В	Bryan Bueno (bryanb@usastudentdebtrelief.com) entonces entra con el de frank mientras	7/19/2024, 2:38 PM
В	Bryan Bueno (bryanb@usastudentdebtrelief.com) <https: admin.8x8.com="" users=""></https:>	7/19/2024, 2:39 PM
В	Bryan Bueno (bryanb@usastudentdebtrelief.com)	7/19/2024, 2:39 PM
В	Bryan Bueno (bryanb@usastudentdebtrelief.com)	7/19/2024, 2:39 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co)	7/19/2024, 2:54 PM
	Attachment: datos-google-19-07-2024.xlsx (27 KB)	
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co)	7/19/2024, 3:29 PM
	Attachment: EsignDocument IVndCw3p0kyEtTjsDqrbgw (4).pdf (259 KB)	
В	Bryan Bueno (bryanb@usastudentdebtrelief.com)  Name : Phone : Message : I'm tryin someone to speak about my payment that wasn't processed on the 12th	7/19/2024, 3:53 PM g to get ahold of
В	Bryan Bueno (bryanb@usastudentdebtrelief.com)  Name : Email : Phone :	7/19/2024, 3:57 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Si salen en el crm	7/19/2024, 3:59 PM



Cas	se 8:24-cv-01626-KKM-AAS Document 151-5 Filed 02/28/2 3080	5 Page 19 of 50 PageID
	<tel:+ <tel:+=""></tel:+>	
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) 12456	7/19/2024, 5:51 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Bryan es esta	7/19/2024, 5:51 PM
В	Bryan Bueno (bryanb@usastudentdebtrelief.com)	7/19/2024, 5:53 PM
	Image: image.png (28 KB)	
В	Bryan Bueno (bryanb@usastudentdebtrelief.com) esa esta ahi	7/19/2024, 5:53 PM
В	Bryan Bueno (bryanb@usastudentdebtrelief.com) pero a ml me sigue faltando una	7/19/2024, 5:53 PM
В	Bryan Bueno (bryanb@usastudentdebtrelief.com) vos decis que van 5	7/19/2024, 5:53 PM
В	Bryan Bueno (bryanb@usastudentdebtrelief.com) yo veo 4 con fecha de hoy	7/19/2024, 5:53 PM
В	Bryan Bueno (bryanb@usastudentdebtrelief.com) quien tiene ventas?	7/19/2024, 5:53 PM
В	Bryan Bueno (bryanb@usastudentdebtrelief.com) jeff, julia, david, sebastian	7/19/2024, 5:53 PM
В	Bryan Bueno (bryanb@usastudentdebtrelief.com) y quien mas?	7/19/2024, 5:53 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Pana es el de Jamie (Felipe)	7/19/2024, 5:55 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) lo deve tener como prospect	7/19/2024, 5:55 PM
В	Bryan Bueno (bryanb@usastudentdebtrelief.com) ah por eso te digo	7/19/2024, 5:55 PM
В	Bryan Bueno (bryanb@usastudentdebtrelief.com) esa es la que falta entonces	7/19/2024, 5:55 PM

RG Jason Rivera (Richard Gray) (richard.g@startconnecting.co) 12306

7/19/2024, 5:59 PM

RG Jason Rivera (Richard Gray) (richard.g@startconnecting.co) este es el de pipe

7/19/2024, 6:00 PM



### Student Solution Service

### TRANSACTION FORM

Service Agreement Applicant Verification

Section 1: Applicant's Information								
Applicant's Name(s)		Date of Birth						
Social Security Number		Phone Number						
Marital Status	Single	Annual Income						
Annual Gross Income	37200							
Address (street, city, state, ZIP)								
Section 2: Service Eligibility								
Approx Monthly Payment								
Section 3: Cost for Service								
Total Balance	1880.00	One-Time Set-Up Cost	1880.00					
Section 4: Invoice & Banking Information								
Billing (street, city, state, ZIP)								
Credit Card Number		Epiration	cvv					
Routing Number	Account Number	Account Type	Payable To					
			SNS					
Section 5: Signature								

Printed Name: Alyssa Gross Marie		
Signature:		
By signing above: I hereby authorize Student Solution Services to initiate credit entries to my (our) Cre <b>Q7 (18)/2024</b> ing / Savings account.  (s) indicated on the information provided above, from		
the financial institution said account is established with, in the amount listed also identified above. The signature(s) provided		
below on this Complete Payment Authorization and Schedule Form authorizes payment on product/services rendered by Student		
Solution Services that are outlined and enclosed in the invoice and agreement. I have dis		
products/services provided by Student Solution Services and recognizes these as the product	s/services proffered by Student	
Solution Services. This authorization is binding until Student Solution Services has received written notification to cancel from me		
(or person(s) representing party) stating the termination of this agreement in such manner, as defined in the original agreement,		
to offer Student Solution Services reasonable opportunity to act u	pon it.	

## UNBUNDLED AGREEMENT FOR STUDENT LOAN SERVICES

This Service Agreement is made and entered into, on the date indicated below, between Student Solution Services. Doing business as Student Solution Services ("SSS"), and Client (as stated on Service Agreement Borrower Verification Page), hereinafter referred to as ("Client") residing at address on Service Agreement Borrower Verification Page.

Student Solution Services is in the business of arranging and processing Federal Student Loan Consolidation and Repayment Plan Applications through the US Department of Education (DOE) for clients with Federal Student Loans.

Client wishes to employ SNS to perform the following services ("Services"): (1) analyze Client's Federal Student Loan debt situation, (2) research potential debt restructuring or repayment options that are available to Client, (3) present Client with the results of such research, (4) prepare a Federal Student Loan Consolidation plan and/or application for Client, (5) and providing the necessary paperwork to DOE, loan servicer, and/or Client throughout the initial application of the loan(s) to ensure that Client receive the maximum benefits offered by the DOE program.

#### PRELIMINARY MATTERS:

#### 1. DISCLOSURES TO CLIENT(S):

- A. Please fully read the disclaimer section of this Service Agreement, which details and outlines the available options, you may have regarding your current student loan situation.
- B. By signing below, CLIENT(S) acknowledge that they are entering into this AGREEMENT for processing solution services of their own free will and without any undue duress.

In consideration of the foregoing and every term, covenant, and condition hereafter, SNS and Client do hereby agree as follows:

#### RECITALS:

- 1. Client's Duty to Provide Complete and Truthful Information. Client hereby affirms that SNS has serviced them with a counseling session with an SNS Student Loan Counselor. Client acknowledges and warrants to SNS that he/she/they will, at all times, provide SNS with information and documents that is complete, accurate, and true to the best of their knowledge and belief.
- Performance of Services. Upon receipt of all information and verified documentation from Client and payment of the One-Time Set-Up Cost for the Services provided herein, SNS will prepare the initial DOE paperwork and send said documents to Client for signature. Upon the

compilation of the necessary information, it will be reviewed and processed for Client's submission to the DOE. SNS shall further monitor the application status with the Client.

#### CLIENT(S)' Initials: \_

- 3. Fees for Services: There will be a one-time set-up cost fee required to begin creation of clients account, including imputing of client information, reviewing, researching available—, and gathering of necessary documents. All processing of Client(s) account will begin the date that payment is accepted by SNS. Said fee is to be paid as required on the attached Service Agreement Borrower Verification Page One-Time Set-up Cost Payment Method and Dates form. SNS provides a 100% money back guarantee of the One-Time Set-Up Cost only if

  NA doesn't assist with, or provide, the necessary paperwork and/or information of the Loan Consolidation and/or Repayment Plan to Client for submission to the DOE as agreed. Upon expiration of the cancellation period as identified in this Service Agreement, there are no refunds or prorated refunds after the date of cancellation.
- 4. One-Time Set-Up Cost SNS Fee Authorization: Client hereby authorizes SNS to deduct all payments due according to this contract from the financial institution (as listed on Service Agreement Borrower Verification Page) or such other financial institution that may be used by Client. In the event of Client's default of the obligations herein, Client authorizes SNS to debit Client's account for the full amount due under this agreement. Further, Client authorizes their financial institution to accept and to charge any debit entries initiated by SNS to Client's account. This authorization for automatic withdrawal of fees/payments is to remain in full force and effect until SNS has received written notice from Client of its termination in such time and such manner as to afford SNS a reasonable opportunity to act. A fee/payment (whether paid by debit or other means) that is not honored by Client's financial institution for any reason will be subject to a \$20.00 service fee, the amount of which may be debited from Client's account by SNS.
- 5. Limited Money Back Guarantee: No refunds will be given after SNS has provided DOE's paperwork to Client by mail or electronic delivery, or if Client fails to continue the process after the signing of this document. SNS will reimburse the One-Time Set-Up Cost Payment if, and only if, the Client fails to have a Federal Student Loan Consolidation and/or Repayment Plan Application sent through the Department of Education after reasonable efforts by both parties and is subject to the following conditions: (1) student loans that Client presents to SNS are original debts, and have not been previously consolidated or had their terms or amounts previously adjusted; (2) Client fully cooperates, is honest and timely in providing all information requested by SNS and DOE; and/or (3) Client does not possess a characteristic that pursuant to DOE rules would disqualify Client from receiving a consolidation. All refund requests may be notified to the assigned manager or directly to an SNS representative.
- 6. Indemnification: Client hereby agrees to defend and hold harmless SNS from and against any liability of any nature whatsoever arising out of or in connection with Client's breach, in whole or in part, of the representations and warranties herein contained. This Agreement constitutes the entire agreement between the parties. SNS makes no warranty, express or implied, as to the fitness of any recommendation it may make to Client arising out of this Agreement. Except for cause, Client unconditionally waives any right of action against SNS, its officers, directors, employees, agents, brokers and assigns, at law, equity or any other cause of action for any reason, directly, indirectly or proximately believed to arise out of this Agreement, for any damages of any nature whatsoever that Client may incur by reason of Client following any recommendation of SSS or Client's failure to follow

any recommendation of SNS, whether any singular, concurrent or series of recommendations are acted upon or not acted upon in whole or in part by Client. This section shall survive any termination.

### CLIENT(S)' Initials: \_

- 7. **Cross-references:** All cross-references in this Agreement, unless specifically to another agreement or document, refer to provisions in this Agreement and shall not be deemed to be references to the overall agreement or to any other agreements or documents.
- 8. Time Essence: With every provision of this Agreement, time is of the essence. Once initial and pertinent paperwork has been received, processing will begin. SNS will always perform services with efficient time management. Please be advised that Federal Student Loan Applications rely on the relevant lenders for prompt service and SNS cannot be held liable for delayed completion. Average completion of a Federal Student Loan Consolidation through the Department of Education (DOE) is ninety (90) days; the period of time required may be prolonged contingent on any services rendered by relevant lenders or DOE.
- 9. Facsimile Signatures or Electronic Signatures: The parties mutually understand and agree that signature of a facsimile copy of this Agreement or electronically signed shall be deemed an original for all lawfully enforceable purposes. Client agrees, unless specifically requested otherwise, that by entering into transactions with SNS, Client affirms consent to receive, in an electronic format, all information, copies of agreements and correspondence from SNS and to also send information in an electronic format unless previously agreed upon in writing with SNS. Client consents and agrees that SNS may provide all disclosures, periodic statements, notices, receipts, modifications, amendments, and all other evidence of transactions electronically. All electronic communications will be deemed to be valid and authentic, and Client intends and agrees that those electronic communications will be given the same legal affect as written and signed paper communications. Client reserves the right to receive a paper copy of any of these electronic records, if applicable law specifically requires SNS to provide such documentation. Client's consent may be withdrawn at any time upon SNS's receipt of such withdrawal. Withdrawal of consent will decrease the speed of completion of transactions and delivery. To inform SNS of a decision to; withdraw consent to receive future notices and disclosures in electronic format, would like to receive paper copies, or to update your information you may send an email to: Docs@studentsolutionservice.com
- 10. Agreement Received: Client acknowledges that he/she has read, understands and agrees to every term, covenant, and condition in this Service Agreement and that he/she has received a true and complete copy hereof.
- 11. Counterpart Execution: This Agreement may be executed in one or more counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same instrument.
- 12. No Tax or Legal Advice Provided: SNS and its agents do not and will not provide tax or legal advice. Client is advised to consult with a lawyer, accountant, or tax advisor regarding the tax and legal consequences of participation in any program.
- 13. Legal Authorization Form: This form will serve to acknowledge that Client has authorized SNS, to act on their behalf to review and prepare applications and perform Services. Client hereby authorizes SNS to verify Client's past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to perform services or process Clients

Federal Student Loan Consolidation and/or Repayment Plan Application. It is understood that a copy of this form will also serve as authorization. The information SNS obtains is only to be used for the services prescribed in this Agreement.

### CLIENT(S)' Initials:

- 14. Notices and Consent Given: SNS records and archives all incoming and outgo calls. Client hereby consents to such recordings and / or monitored phone calls for quality assurance purposes. Client understands that SNS will need to contact client for various servicing issues throughout the consolidation period and subsequent servicing timeframe, and client consents to allow SNS to contact client via client's e-mail address and any telephone numbers that client has provided to SNS. Client understands and consents that SNS has the right to assign or sell SNS's servicing portfolio, and assignee/buyer must be bound by all provisions of this Service Agreement between Client and SNS.
- 15. Complaint Policy: Our goal at Student Solution Services is to provide exceptional service to our clients. While every effort is taken to ensure we treat our clients in a fair, courteous, and honest manner, we believe that our clients have the right to voice their opinion and the right to have their complaints addressed. We also believe that a successful organization must be willing to evolve in order to meet the needs of its clients. Therefore, we have established a complaint process for clients who are unsatisfied with the service or treatment they receive. How to send in a complaint: Please direct your comment or complaint with the employee or team responsible. If the individual employee cannot resolve the matter, we will engage the relevant manager or director to try to resolve the matter. We will always attempt to resolve your concerns at the first point of contact.
- 16. Arbitration of Dispute: In the event of any controversy, claim, or dispute between the parties arising out of or relating to this agreement or the breach, termination, enforcement, interpretation, or validity thereof, including any determination of the scope or applicability of this agreement to arbitrate, shall be determined by arbitration in Hudson County and not in the county in which the consumer resides, in accordance with the Laws of the State of Florida for agreements to be made in and to be performed in Florida. The parties agree that the arbitration shall be administered by the American Arbitration Association ("AAA") pursuant to its rules and the AAA shall select procedures and an arbitrator. The arbitrator shall be neutral and shall comply with the AAA code of ethics. The award rendered by the arbitrator shall be final and shall not be subject to vacation or modification. Judgment on the award made by the arbitrator may be entered in any court having jurisdiction over the parties. If either party fails to comply with the arbitrator's award, the injured party may petition the circuit court for enforcement. The parties agree that either party may bring claims against the other only in his/her orts individual capacity and not as a plaintiff or class member in any purported class or representative proceeding. Further, the parties agree that the arbitrator may not consolidate proceedings of more than one person's claims, and may not otherwise preside over any form of representative or class proceeding. The parties shall share the cost of arbitration (not including attorney's fees) equally. In the event a party fails to proceed with arbitration, unsuccessfully challenges the arbitrator's award, or fails to comply with the arbitrator's award, the other party is entitled to costs of suit, including reasonable attorneys' fees for having to compel arbitration or defend or enforce the award. Binding Arbitration is the surrender of the right to a trail by a jury by both parties. It also means that both parties give up the right to appeal from the arbitrator's ruling except for a narrow range of issues that can or may be appealed. Additionally that discovery may be severely limited by the arbitrator. This section and the arbitration requirement shall survive any termination.

CLIENT(S)' Initials: \_

WITNESS: The signatures of the Parties hereto

CLIENT(S): BY SIGNING BELOW (ELECTRONICALLY OR PHYSICALLY), CLIENT HEREBY ACKNOWLEDGES THAT CLIENT HAS NOT BEEN ADVISED BY SNS, ANY OF ITS AGENTS, AND/OR AFFILIATES TO FOREGO A STUDENT LOAN PAYMENT IN EXCHANGE FOR THE ONE-TIME SET-UP COST PAYMENT FOR SNS'S SERVICES. SNS IS NOT A LENDER OR SERVICER OF ANY SORT. DURING THIS PROCESS, CLIENT IS RESPONSIBLE FOR MAKING HIS OR HER PAYMENTS, AND FAILURE TO DO SO COULD DISQUALIFY THE CLIENT FROM OBTAINING THE SERVICES THAT ARE AGREED UPON. CLIENT FURTHER ACKNOWLEDGES THAT SNS, AND/OR ANY OF ITS AGENTS HAVE PROVIDED NO GUARANTEES TO CLIENT OF A SPECIFIC OUTCOME, AND/OR AFFILIATES AND A POSITIVE OUTCOME CANNOT BE GUARANTEED. CLIENT HAS BEEN ADVISED THAT ALL INFORMATION REQUIRED CONSOLIDATING OR QUALIFYING FOR A REPAYMENT PLAN FOR THEIR LOANS AND/OR GARNISHMENT LOAN IS AVAILABLE TO THEM DIRECTLY AT NO COST THROUGH THE DEPARTMENT OF EDUCATION AND HAS DECIDED ON THEIR OWN ACCORD TO PROCEED WITH THE PROGRAM OFFERED TO THEM WITH THE ASSISTANCE OF SNS. CLIENT UNDERSTANDS SNS DOES NOT OR WILL

NOT PAY CLIENT STUDENT LOAN. CLIENT HAS BEEN EXPLAINED THE PROGRAM IN FULL AND TO CLIENT'S SATISFACTION. CLIENT IS FULLY AWARE AND UNDERSTANDS WHAT CLIENT IS ENROLLING IN.

<u>Signed by:</u>	
	07/18/2024
Client Signature	Date
Printed Name	

## NOTICE OF RIGHT TO CANCEL

#### 1. Your Right to Cancel:

Student Solution Services is in the business of providing debt relief services for our CLIENT(S). CLIENT(S) have signed and agreed to the terms and conditions of the above AGREEMENT. Student Solution Services is providing CLIENT(S) with the right to cancel the AGREEMENT, without cost; within five (5) business days of the date CLIENT(S) signed the original AGREEMENT.

If CLIENT(S) cancels the AGREEMENT within these five (5) day period, the funds will be returned to

Student Solution Services will return any funds CLIENT(S) paid to SNS, and/or to anyone else in connection with the AGREEMENT. Upon expiration of the cancellation period, as identified in this Service Agreement, there will be no refunds.

#### 2. How to Cancel:

If you decide to cancel this AGREEMENT, you may do so, by notifying us in a written letter, expressly stating the right to cancel signed and dated by the same person(s) signing this document.

Please email to:		
Email: Docs@studentsolutionservice.com		
Please note if you cancel via email, we must fifth (5) business day, following the date of business day.		
Borrower Signature	Date	

# **Limited Power of Attorney**

To: Any and all of my Student Loan Creditors:

**Print Name** 

I, hereby duly authorize, empower and appoint SNS, its agents and representatives, permission to perform any acts necessary or convenient, including but not limited to, the following on my behalf:

- Prepare, sign, and file any documents pertaining to my student loans with any governmental body or agency, represent me in all student loan matters including: negotiating, compromising, or settling any matters with said government agencies, and communicate on my behalf as I would were I present and acting with any and/or all of my federal student loan providers.
- 2. To communicate with banks, creditors, financial institutions, licensed collection agencies, and all other related entities and individuals relating to my federal student loans, including but not limited to: the balance of my account, payment history verification of the account and any and all necessary communications, correspondence, and negotiations regarding my account(s). I assert that all of the information that I have provided and will provide SNS is true and accurate.
- 3. I hereby authorize third party communication from banks, creditors, financial institutions, licensed collection agencies, and all other related entities and individuals relating to my federal student loans, to communicate directly with SNS concerning my account or the collection activities associated with it, in accordance with Section 805(b) of the Fair Debt Collection Practices Act. I further request that all of my lenders direct all further telephone calls to SNS. Any and all communications directed to me will be referred to SNS and per my instruction lenders and servicers should only deal directly with SNS. I understand that SNS is not a law firm, is not licensed to practice law or provide legal advice, and that I will not request or accept, any legal advice from SNS relating to my personal financial situation. I expressly agree to waive, forgo, indemnify and defend any claim against SNS relating to the practice of law.

I understand that any creditor or collection activity, demands, or lawsuits are unrelated to my enrollment in the Company program.

I agree that any electronic or facsimile copy of my signature shall be deemed original and is an authorization by me for all lawfully enforceable purposes.

This Limited Power of Attorney shall remain in force until or unless modified or rescinded in writing, or upon resolution of the current matter.

This Limited Power of Attorney granted to SNS shall remain in force unless it is rescinded or modified in writing or upon resolution of the current program.



Payment Schedule dates and due amounts (Table):

Case 8:24-cv-01626-KKM-AAS		Filed 02/28/25	Page 29 of 50 PageID
	3090		

Date: 07/18/2024 Amount: \$ 200.00 UnPaid

Date: 08/18/2024 Amount: \$ 200.00 UnPaid

Date: 09/18/2024 Amount: \$ 200.00 UnPaid

Date: 10/18/2024 Amount: \$ 200.00 UnPaid

Date: 11/18/2024 Amount: \$ 30.00 UnPaid

Date: 12/18/2024 Amount: \$ 30.00 UnPaid

Date: 01/18/2025 Amount: \$ 30.00 UnPaid

Date: 02/18/2025 Amount: \$ 30.00 UnPaid

Date: 03/18/2025 Amount: \$ 30.00 UnPaid

Date: 04/18/2025 Amount: \$ 30.00 UnPaid

Date: 05/18/2025 Amount: \$ 30.00 UnPaid

Case 8:24-cv-01626-KKM-AAS		Filed 02/28/25	Page 30 of 50 PageID
	3091		

Date: 06/18/2025 Amount: \$ 30.00 UnPaid

Date: 07/18/2025 Amount: \$ 30.00 UnPaid

Date: 08/18/2025 Amount: \$ 30.00 UnPaid

Date: 09/18/2025 Amount: \$ 30.00 UnPaid

Date: 10/18/2025 Amount: \$ 30.00 UnPaid

Date: 11/18/2025 Amount: \$ 30.00 UnPaid

Date: 12/18/2025 Amount: \$ 30.00 UnPaid

Date: 01/18/2026 Amount: \$ 30.00 UnPaid

Date: 02/18/2026 Amount: \$ 30.00 UnPaid

Date: 03/18/2026 Amount: \$ 30.00 UnPaid

Date: 04/18/2026 Amount: \$ 30.00 UnPaid

Case 8:24-cv-01626-KKM-AAS		Filed 02/28/25	Page 31 of 50 PageID
	3092		

Date: 05/18/2026 Amount: \$ 30.00 UnPaid

Date: 06/18/2026 Amount: \$ 30.00 UnPaid

Date: 07/18/2026 Amount: \$ 30.00 UnPaid

Date: 08/18/2026 Amount: \$ 30.00 UnPaid

Date: 09/18/2026 Amount: \$ 30.00 UnPaid

Date: 10/18/2026 Amount: \$ 30.00 UnPaid

Date: 11/18/2026 Amount: \$ 30.00 UnPaid

Date: 12/18/2026 Amount: \$ 30.00 UnPaid

Date: 01/18/2027 Amount: \$ 30.00 UnPaid

Date: 02/18/2027 Amount: \$ 30.00 UnPaid

Date: 03/18/2027 Amount: \$ 30.00 UnPaid

Case 8:24-cv-01626-KKM-AAS	Document 151-5	Filed 02/28/25	Page 32 of 50 PageID
	3093		

Date: 04/18/2027 Amount: \$ 30.00 UnPaid

Date: 05/18/2027 Amount: \$ 30.00 UnPaid

Date: 06/18/2027 Amount: \$ 30.00 UnPaid

Date: 07/18/2027 Amount: \$ 30.00 UnPaid

Date: 08/18/2027 Amount: \$ 30.00 UnPaid

Date: 09/18/2027 Amount: \$ 30.00 UnPaid

Date: 10/18/2027 Amount: \$ 30.00 UnPaid

#### 

# **Short Message Report**

Conversations: 1	Participants: 2
Total Messages: 6	Date Range: 7/29/2024

# **Outline of Conversations**



**D03EXC238TW** • 6 messages on 7/29/2024 • Jason Rivera (Richard Gray) (richard.g@startconnecting.co) • STEVEN RODRIGUEZ (stevenr@startconnecting.co)

#### Messages in chronological order (times are shown in GMT +00:00)

# D03EXC238TW

RG Jason Rivera (Richard Gray) (richard.g@startconnecting.co)

7/29/2024, 3:02 PM

Best regards, Steven Rivera Case Manager

Student Solution Service

Phone: <tel:3213291337|(321)329-1337>

RG Jason Rivera (Richard Gray) (richard.g@startconnecting.co)

7/29/2024, 3:07 PM

<a href="https://www.savingforcollege.com/calculators/pay-as-you-earn-repayment-calculators">https://www.savingforcollege.com/calculators/pay-as-you-earn-repayment-calculators</a>

Pay As You Earn Repayment Calculator

This calculator determines the monthly payment and estimates the total payments under the pay-as-you-earn repayment plan (PAYE).

RG Jason Rivera (Richard Gray) (richard.g@startconnecting.co)

7/29/2024, 3:10 PM

Attachment: Sales Script.docx (22 KB)

RG Jason Rivera (Richard Gray) (richard.g@startconnecting.co)

7/29/2024, 3:10 PM

CHALLENGE QUESTIONS WERE UPDATED TO THE PROCESSING STANDARD QUESTIONS BELOW.

What is the nickname of your youngest sibling?

one

What was the name of the first person you kissed?

two

What is the name of your house of worship?

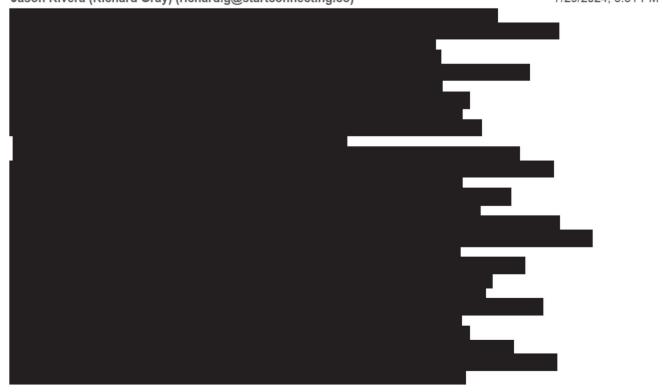
three

Who was your favorite singer/band in high school?

four

RG Jason Rivera (Richard Gray) (richard.g@startconnecting.co)

7/29/2024, 3:31 PM



#### Inbound calls

Good morning / Afternoon / Evening

My name is ..... with Student Solutions, how may I help you today?

I have here on my caller ID your cellphone number as... is that a good number to get in contact with you In case the call gets disconnected?

What is your first and last name?

What is your email address?

What is your date of birth?

With this info, you can send the code by email or text from the FSA if not ask for another email. If the other email doesn't work.

What is your social security number?

If the client is calling in they will give you the ss # with no issues.

#### Out bond calls

Good morning / Afternoon / Evening

(John), How are you today?

I was calling regarding an application that you submitted for student loan forgiveness.

Perfect, so let's just get to completing the application.

I have here your email address as......

I have here on my caller ID your cellphone number as... is that a good number to get in contact In case the call gets disconnected?

Not sure if you recall the programs or how they work so I would like to start from the beginning is that OK?

We are Student Solutions, what we do is collect, process and submit your documentation toenroll you into the Education Department Federal Forgiveness Programs.

The federal loan forgiveness programs are based on two things your family size and your income.

What I'm going to be doing is asking some standardized questions after which we will take a look

At your loans. Then the system will tell us for what program you qualify for okay?

What is your marital status? Are you single or married? What is your family size? Including yourself. // Who are the other in relations to you? Do you happen to work in the public sector, such as the city, the state, or a public non-profit organization? Alright, what can you tell me about your gross monthly income? Before taxes or any deductions. OK, now what would be your date of birth? Also, we have an email address... // Can you confirm your email address for me, please. Alright with these factors you do qualify what we need to do now is take a look at your loans. Now we will pull up your loan information. 1. Forgot my password, we use the phone #. You can also try with the email address. We send the code-named action required. 1.1. Put on file the backup code. 1.2. Download loan information. 1.3. Explain to the client the total balance and his loans. 2. If you answer challenge questions, there is a 30min delay so you can set a call back in 30min or ask some questions to make a manual qualification (also when we do FSA recovery or create an account). 2.1. Ask for the estimated balance of the student loans. How much are you currently paying on your loans? Bear with me as I place you on a brief hold so I can check what program that works best for you, ok? 1. Import loans, and calculate the quote to check the program quote. Now I would like for you to get a pen and a piece of paper so you can write some important information down. Let me know when you are ready.

Write this down, all in lower case, the website is studentaid.gov, and your username for the Federal Student Aid website/database is password was automatically generated to a generic one and it is Your loan balance is ? Were you aware of that? Normally when you graduate or no longer attend school and get into repayment you are placed in a standard program do you know how it works?

Essentially it's 1% of your loan plus interest meaning that you are going to end up paying more than half your loan on only interest.

Now you have qualified for one of the federal forgiveness programs.

First, let's copy the name of the program. The name of the program is PAYE (Re-paye) Pay as you Earn. OK?

The program works as follows the 1st 5 months you are enrolling so your payments will be \$125.00 to consolidate, enroll, and submit your application. After that beginning on your 6th month, your payments will drop to \$0 monthly towards your loan and all you will be paying, a \$30 monthly subscription fee for the next 36 months to re-certify and keep you in good standing throughout the full term. for the next 36 Months we will do the process for you on your behalf and before the three years are up we will contact you to see if you would like for us to keep doing the process for you or we will give you the guidelines on how to do the process on your own.

So you will be spending \$1.705 which is for the enrollment of \$625.00 and the \$30.00 subscription.

so you will be spending \$1,705 which is for the enrollment of \$625.00 and the \$30.00 subscription fee for the next 36 months
CONGRATULATIONS!!!!!.
Any questions so far?
Alright, now we just need to confirm that all the information on your application is correct.
The last four of your social are?
The email address that I will be sending your service agreement to is?
The mailing address we will send your approval letters to is?
Perfect. Can you make your first payment today? What payment method will you be using credit, debit, or prepaid card?
Visa: Starts with 4
Master: 5
Discover: 6
AMEX: 3 and its 15 digits, 4-digit CVV in the front of the card.
And your billing address is the same one as your mailing address?
Have you ever signed an electronic document?

Ok, perfect go ahead and check your email, you will have an email that says E-sign from Student Solution Service.

#### **COMPLIANCE Questions**

3101

• You are authorizing USA Student debt relief to complete your document preparation process to enroll

you into (The repayment Plan) by submitting your application. Correct?

 You understand that USA Student Debt Relief is a document preparation company that will help complete

the application of your loan forgiveness process which is not the Education Department and serves only as professional consultants when it comes to your Federal Student Loans Correct?

• We will be in touch with you in the next 3 business days to finalize the submission of your application and to

make sure everything has been submitted to the Education Department to assure your approval process,

#### Correct?

- The payment schedule agreed on in the Service agreement indicates the payment dates on which the automatic drafts will be processed. Correct?
- You understand that any changes you wish to make on your application you must give us a call at least 3 days

ahead of time or send an email to info@usastudentdebtrelief.com. Correct?

\*\*\*Do you have any questions or concerns at this time

# Case 8:24-cv-01626-KKM-AAS Document 151-5 Filed 02/28/25 Page 41 of 50 PageID 3102

# **Short Message Report**

Conversations: 1	Participants: 2
Total Messages: 68	Date Range: 8/13/2024

# **Outline of Conversations**



**D062MAFK6FJ** • 68 messages on 8/13/2024 • Bryan Bueno (bryanb@usastudentdebtrelief.com) • Jose Camacho (jose.c@startconnecting.co)

### **Messages in chronological order** (times are shown in GMT +00:00)

# i.

#### D062MAFK6FJ

JC Jose Camacho (jose.c@startconnecting.co)

8/13/2024, 1:12 PM

<a href="https://support.hostinger.com/en/articles/3423286-what-to-do-if-emails-go-to-spam">https://support.hostinger.com/en/articles/3423286-what-to-do-if-emails-go-to-spam</a> Pilla esto que encontré. What to Do if Emails Go to Spam | Hostinger Help Center

Preventing your sent email from going to the spam inbox of the recipient

JC Jose Camacho (jose.c@startconnecting.co)
Píxel instalado toca esperar 48 h

8/13/2024, 1:58 PM



Image: image.png (84 KB)

B Bryan Bueno (bryanb@usastudentdebtrelief.com)

8/13/2024, 2:02 PM

Add DNS Verification

Two specific DNS records are used to verify email:

- 1. \*SPF\* (stands for \*Sender Policy Framework\*) record allows domain owners to specify which email servers are authorized to send emails on their behalf
- 2. \*DKIM\* (stands for \*DomainKeys Identified Mail\*) record is used for signing and verifying the authenticity of emails: it involves adding a digital signature to outgoing emails that the recipient's email server can verify
- B Bryan Bueno (bryanb@usastudentdebtrelief.com) este es el problema

8/13/2024, 2:02 PM

B Bryan Bueno (bryanb@usastudentdebtrelief.com) agregalo porfa

8/13/2024, 2:02 PM

JC Jose Camacho (jose.c@startconnecting.co)

8/13/2024, 2:42 PM

Estimado, veo que por ejemplo en la cuenta

"<mailto:jamiecruz@studentsolutionservice.com|jamiecruz@studentsolutionservice.com>" los correos llegan a spam porque en el asunto pone "test". Recuerde que no puede enviar mas de 8 correos por minuto y se pueden enviar 50/60 por hora como maximo. Tampoco puede enviar asuntos con palabras sueltas como "Test, prueba, correo de prueba" o "TODAS PALABRAS EN MAYUSCULA". Esto va a provocar que el servidor de correo le suspenda la cuenta por envio de spam.

JC Jose Camacho (jose.c@startconnecting.co)

8/13/2024, 2:42 PM

Veo que tambien en la cuenta

"<mailto:jeremycooper@studentsolutionservice.com|jeremycooper@studentsolutionservice.com>" envio "prueba" en el asunto y algunos de los correos tienen el asunto con todas palabras en mayuscula.}

B Bryan Bueno (bryanb@usastudentdebtrelief.com) ahh muchos malparidos

8/13/2024, 2:43 PM

B Bryan Bueno (bryanb@usastudentdebtrelief.com) voy a hacer otra prueba

8/13/2024, 2:43 PM

Jose Camacho (jose.c@startconnecting.co)

8/13/2024, 2:44 PM

Si estimado, los registros SPF y DKIM los tiene correctamente conectados, los puede verificar en el area de emails, en esta parte de aqui:

Cas		of 50 PageID
В	3104 Bryan Bueno (bryanb@usastudentdebtrelief.com) pereme hago una prueba	8/13/2024, 2:45 PM
JC	Jose Camacho (jose.c@startconnecting.co) Si no estuvieran correctamente concetados, ahi donde le señalo le apareceria un error	8/13/2024, 2:45 PM
	Estoy seguro que el incovneniente es por lo que le mencione anteriormente 👍	
В	Bryan Bueno (bryanb@usastudentdebtrelief.com) nada	8/13/2024, 2:48 PM
В	Bryan Bueno (bryanb@usastudentdebtrelief.com) envie uno	8/13/2024, 2:48 PM
В	Bryan Bueno (bryanb@usastudentdebtrelief.com) decile que mire el ultimo de jamie cruz	8/13/2024, 2:48 PM
В	Bryan Bueno (bryanb@usastudentdebtrelief.com) me llego a spam	8/13/2024, 2:48 PM
В	Bryan Bueno (bryanb@usastudentdebtrelief.com) y no esta como test	8/13/2024, 2:48 PM
В	Bryan Bueno (bryanb@usastudentdebtrelief.com)	8/13/2024, 2:48 PM
	Consolidation day predictions and the second	
JC	Jose Camacho (jose.c@startconnecting.co) Ya le mandé, esperemos que responda, a veces son lentos	8/13/2024, 2:50 PM
JC	Jose Camacho (jose.c@startconnecting.co) Cual fue el contenido que escribió en el mail?}	8/13/2024, 2:50 PM
В	Bryan Bueno (bryanb@usastudentdebtrelief.com) le puso consolidacion de prestamos estudiantiles	8/13/2024, 2:52 PM
JC	Jose Camacho (jose.c@startconnecting.co) Si eso en el asunto, en el cuerpo del mail, que fue lo que envió?	8/13/2024, 2:53 PM
	Ya que por privacidad del cliente no tenemos acceso a ver esa infromacion.	

8/13/2024, 2:53 PM

Bryan Bueno (bryanb@usastudentdebtrelief.com)

В

ese que te dije

Cas	se 8:24-cv-01626-KKM-AAS	Document 151-5 3105	Filed 02/28/25	Page 44 of 50 PageID
В	Bryan Bueno (bryanb@usastudento el asunto fue consolidacion de prestar	debtrelief.com)		8/13/2024, 2:53 PM
JC	Jose Camacho (jose.c@startconnec Ya le dije	cting.co)		8/13/2024, 2:53 PM
В	Bryan Bueno (bryanb@usastudento el otro consolidacion de prestamos es	•		8/13/2024, 2:54 PM
В	Bryan Bueno (bryanb@usastudentodame tu gmail	debtrelief.com)		8/13/2024, 2:54 PM
В	Bryan Bueno (bryanb@usastudento	debtrelief.com)		8/13/2024, 2:54 PM
JC	Jose Camacho (jose.c@startconnec		l.com>	8/13/2024, 2:54 PM
В	Bryan Bueno (bryanb@usastudento para ver que no sea la IP de aca	debtrelief.com)		8/13/2024, 2:54 PM
В	Bryan Bueno (bryanb@usastudento revisa tu correo	debtrelief.com)		8/13/2024, 2:56 PM
В	Bryan Bueno (bryanb@usastudento	debtrelief.com)		8/13/2024, 2:56 PM
JC	Jose Camacho (jose.c@startconnec	cting.co)		8/13/2024, 3:00 PM
	Bien estimado, acabo de crear un tick está dirigiendo el correo a spam cuand			
	Pueden demorar entre 15 min a 4hs c chat y le contacto a su mail info@ y m		una respuesta y soluc	ion, ni bien la tenga, le re-abro el
JC	Jose Camacho (jose.c@startconnec A mí no me llegó ese correo	cting.co)		8/13/2024, 3:00 PM
В	Bryan Bueno (bryanb@usastudento jajajajaja ah buenoo	debtrelief.com)		8/13/2024, 3:01 PM
В	Bryan Bueno (bryanb@usastudento	debtrelief.com)		8/13/2024, 3:01 PM
В	Bryan Bueno (bryanb@usastudento si te debio llegar	debtrelief.com)		8/13/2024, 3:01 PM
В	Bryan Bueno (bryanb@usastudento pero mira la carpeta de spam	debtrelief.com)		8/13/2024, 3:01 PM
JC	Jose Camacho (jose.c@startconnecsi obvio, y nada	cting.co)		8/13/2024, 3:01 PM
В	Bryan Bueno (bryanb@usastudento	debtrelief.com)		8/13/2024, 3:01 PM

a mi todos me llegaron

Case	e 8:24-cv-01626-KKM-AAS	Document 151-5 3106	Filed 02/28/25	Page 45 of 50 PageID
В	Bryan Bueno (bryanb@usastudent			8/13/2024, 3:01 PM
JC	Jose Camacho (jose.c@startconne Tienes acceso a info@ o marketing@			8/13/2024, 3:02 PM
В	Bryan Bueno (bryanb@usastudenten el excel esta no?	tdebtrelief.com)		8/13/2024, 3:02 PM
JC	Jose Camacho (jose.c@startconne sisa	ecting.co)		8/13/2024, 3:02 PM
В	Bryan Bueno (bryanb@usastudentandan colgando los clientes cuando l	•		8/13/2024, 4:55 PM
В	Bryan Bueno (bryanb@usastudent porque el correo les llega como span			8/13/2024, 4:56 PM
В	Bryan Bueno (bryanb@usastudent	tdebtrelief.com)		8/13/2024, 4:56 PM
JC	Jose Camacho (jose.c@startconne agg	ecting.co)		8/13/2024, 4:56 PM
JC	Jose Camacho (jose.c@startconne el man sigue en línea, estoy esperan	-		8/13/2024, 4:56 PM
JC	Jose Camacho (jose.c@startconne del tiquet	ecting.co)		8/13/2024, 4:56 PM
В	Bryan Bueno (bryanb@usastudent mandame una captura de como esta			8/13/2024, 4:58 PM
В	Bryan Bueno (bryanb@usastudent	tdebtrelief.com)		8/13/2024, 4:58 PM
В	Bryan Bueno (bryanb@usastudent y dmarc	tdebtrelief.com)		8/13/2024, 4:58 PM
В	Bryan Bueno (bryanb@usastudent en los dns yo miro algo porfa	tdebtrelief.com)		8/13/2024, 4:58 PM
В	Bryan Bueno (bryanb@usastudent que aun no tengo acceso al histing	tdebtrelief.com)		8/13/2024, 4:59 PM
JC	Jose Camacho (jose.c@startconne	ecting.co)		8/13/2024, 5:01 PM
	M voorneese  Comment boom  Com	# ************************************		

no

JC

В	Bryan Bueno (bryanb@usastudentdebtrelief.com) entra a cpanel	8/13/2024, 5:01 PM
В	Bryan Bueno (bryanb@usastudentdebtrelief.com) para editar los registros mx	8/13/2024, 5:02 PM
В	Bryan Bueno (bryanb@usastudentdebtrelief.com) todos los dns	8/13/2024, 5:02 PM

Jose Camacho (jose.c@startconnecting.co)

Image: image.png (50 KB)

Este plan no tiene cpanel

JC Jose Camacho (jose.c@startconnecting.co)

8/13/2024, 6:35 PM

8/13/2024, 5:03 PM

Estimado, gracias por su paciencia, nos informan desde el area de emails que se le agregó un DKIM personalizado lo cual va a hacer que en unas horas como maximo, pueda enviar correos normalmente desde la cuenta y no sean dirigidos a spam:

JC Jose Camacho (jose.c@startconnecting.co)

8/13/2024, 6:35 PM

Si en maximo 5 horas envia correos y siguen yendo directamente a spam, por favor, hazmelo saber por aqui.

B Bryan Bueno (bryanb@usastudentdebtrelief.com)
Eso era lo que yo quería hacer

8/13/2024, 6:37 PM

Lso era lo que yo queria fiacei

B Bryan Bueno (bryanb@usastudentdebtrelief.com)
Esperemos entonces

8/13/2024, 6:37 PM

Jose Camacho (jose.c@startconnecting.co)

8/13/2024, 7:56 PM

Me avisas cualquier cosa que pasa con el correo, ojalá funcione, ya casi me voy a desconectar estoy en Bogotá, voy a entrar a recibir el documento y me conecto a lo que salga. Mañana tengo reunión con doña Teresa en el Spa, por solicitud de Sebastián. Entonces estaré un rato por fuera.

B Bryan Bueno (bryanb@usastudentdebtrelief.com) ah bueno yo le aviso

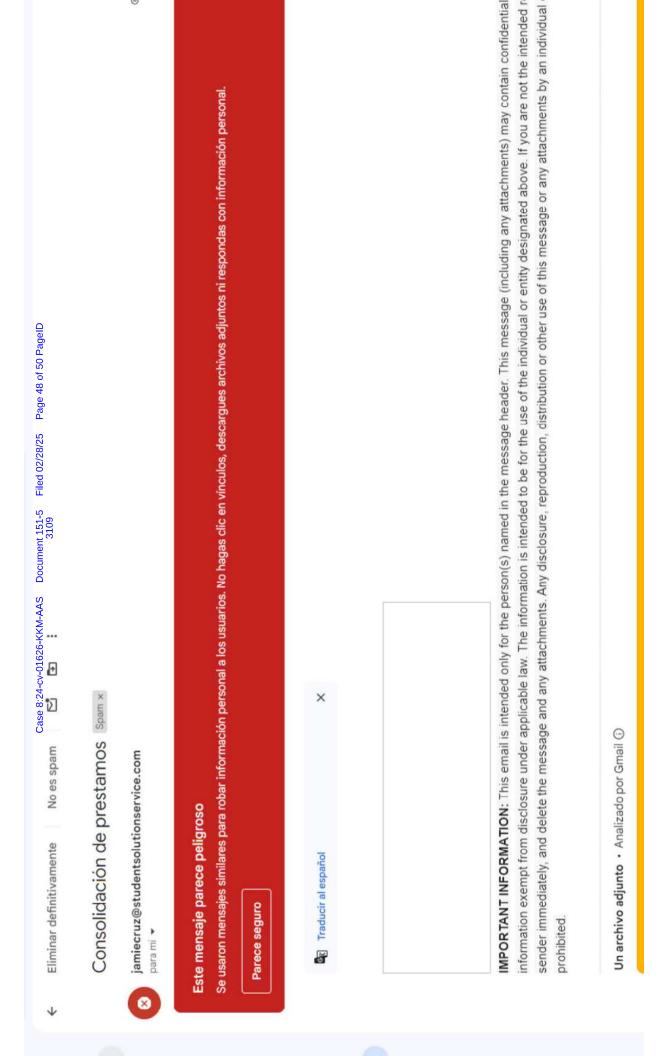
8/13/2024, 7:56 PM

B Bryan Bueno (bryanb@usastudentdebtrelief.com)

8/13/2024, 7:56 PM

igual toca esperar

Current records           Type         Name         Value         TTL           MX         @         mx1hostinger.com         0         10         14400           MX         @         mx2hostinger.com         0         14400           Expected records           Type         Name         Value         Priority         TTL           MX         @         mx2hostinger.com         0         10         14400           MX         @         mx2hostinger.com         0         10         14400	Receive emails	Protect your reputation	Case 8:24-cv-0.1826-KKMr-AAS Document.131-5 Filed 02/28/25 Page 47 of 50 PagelD 3108 Increase email deliverability Message authentic	Message authentication		
Name     Value     Priority       ©     mx2.hostinger.com []     10       Name     Value       ©     mx2.hostinger.com []     5       mx2.hostinger.com []     10	Ourrent records					
Name         Value         Priority           @         mx2.hostinger.com □         10           Name         Value         Priority           @         mx2.hostinger.com □         10           @         mx2.hostinger.com □         10						
@         mx1.hostinger.com []         10           Name         Value         Priority           @         mx1.hostinger.com []         5           mx2.hostinger.com []         10	Type	Name	Value	ď	riority	I
(a)     mx2.hostinger.com     □       Name     Value       (a)     mx1.hostinger.com     □       (a)     mx2.hostinger.com     □       (b)     10	XX	(9)	mx1.hostinger.com [			14400
Name  Walue  @ mx1.hostinger.com □ mx2.hostinger.com □ 10	XX	©	mx2.hostinger.com		0	14400
Name Value mxI.hostinger.com ☐ 5 5 10 10						
Name Value Priority mx1.hostinger.com □ 5 mx2.hostinger.com □ 10	Expected record	S				
(a) mx1.hostinger.com □ 5 5 10 10 10 10	Туре	Name	Value	ď	riority	I
@ mx2.hostinger.com □ 10	MX	(a)	mx1.hostinger.com [			14400
	XX	(0)	mx2.hostinger.com		0	14400





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@



< Main menu

Connect Domain A - Emails - studentsolutionservice.com - Connect Domain

V Domain is connected to Hostinger

Your domain is fully connected to Hostinger, and you can now send and receive emails

Email Accounts

99 Overview

Forwarders

@ Email Alias

Receive emails to your mailbox

MX records are responsible for the ability to receive emails to your Hostinger mailbox

Connect Domain

지 Automatic Reply

Connect Apps &

Devices

Status: CONNECTED

Protect your email reputation

SPF records increases the security of your email accounts and prevents spoofing

Status: CONNECTED

Increase email deliverability

DKIM records sign your emails with a key which increases deliverability

Status: CONNECTED



# Exhibit E

www.fogafin.gov.co

# Bancolombia

**G&G INTERNATIONAL CONSULTANS SAS** 

CL 13 NORTE 6 N 41

**\$\$CALI VALLE** 

**ESTADO DE CUENTA** 

**:::** Fogafín

Seguridad para tu dinero

DESDE: 2024/06/30 HASTA: 2024/07/31

**CUENTA DE AHORROS** 

NÚMERO

SUCURSAL GRANADA CALI

Soluciones para

potenciar tú negocio desde \$0 de comisión.

iTodo lo que tu negocio necesita para crecer, lo encuentras aquí! Conoce nuestras soluciones financieras y no financieras desde \$0 de comisión. Descubre más en: www.bancolombia.com/comercios

RESUMEN							
SALDO ANTERIOR	ş	62,990,321.80	SALDO PROMEDIO	ş	15,416,985		
TOTAL ABONOS	\$	600,740.88	CUENTAS X COBRA	R \$	.00		
TOTAL CARGOS	Ş	63,004,564.77	VALOR INTERESES	PAGADOS \$	740.88		
SALDO ACTUAL	Ş	586,497.91	RETEFUENTE	\$	.00		
FECHA	DESCRIPCIÓN	SUCURS	AL DCTO.	VALOR	SALDO		

SALDO	ACTUAL \$ 58	6,497.91	RETEFUENTE	\$	.00
FECHA	DESCRIPCIÓN	SUCURSAL	DCTO.	VALOR	SALDO
1/07	ABONO INTERESES AHORROS			172.50	62,990,494.
1/07	IMPTO GOBIERNO 4X1000			-105.40	62,990,388.
1/07	IVA CUOTA MANEJO SUC VIRT EMP			-4,207.00	62,986,181.
1/07	CUOTA MANEJO SUC VIRT EMPRESA			-22,144.00	62,964,037.
2/07	IMPTO GOBIERNO 4X1000			-57,679.20	62,906,358
2/07	PAGO PSE SIMPLE OI			-479,500.00	62,426,858
2/07	PAGO PSE SIMPLE OI			-769,800.00	61,657,058
2/07	PAGO PSE SIMPLE OI			-1,575,400.00	60,081,658
2/07	PAGO PSE SIMPLE OI			-1,276,800.00	58,804,858
2/07	PAGO PSE SIMPLE OI			-824,500.00	57,980,358
2/07	PAGO PSE SIMPLE OI			-427,600.00	57,552,758
2/07	PAGO PSE SIMPLE OI			-774,600.00	56,778,158
2/07	PAGO PSE SIMPLE OI			-679,200.00	56,098,958
2/07	PAGO PSE SIMPLE OI			-499,800.00	55,599,158
2/07	PAGO PSE SIMPLE OI			-810,000.00	54,789,158
2/07	PAGO PSE SIMPLE OI			-1,010,700.00	53,778,458
2/07	PAGO PSE SIMPLE OI			-424,000.00	53,354,458
2/07	PAGO PSE SIMPLE OI			-973,000.00	52,381,458
2/07	PAGO PSE SIMPLE OI			-398,900.00	51,982,558
2/07	PAGO PSE SIMPLE OI			-1,206,100.00	50,776,458
2/07	PAGO PSE SIMPLE OI			-861,000.00	49,915,458
2/07	PAGO PSE SIMPLE OI			-957,300.00	48,958,158
2/07	PAGO PSE SIMPLE OI			-471,600.00	48,486,558
4/07	ABONO INTERESES AHORROS			199.25	48,486,757
5/07	COMISION PAGO A PROVEEDORES			-3,790.00	48,482,967
5/07	COMISION PAGO DE NOMINA			-3,790.00	48,479,177
5/07	COMISION PAGO DE NOMINA			-3,790.00	48, 475, 387
5/07	IMPTO GOBIERNO 4X1000			-16,339.72	48,459,048
5/07	PAGO A NOMIN ALBA MILENA GIR			-1,500,000.00	46,959,048
5/07	PAGO A NOMIN NAUDY JULIETH M			-679,000.00	46,280,048
5/07	PAGO PSE SIMPLE OI			-392,400.00	45,887,648
5/07	PAGO A PROVE YEIMYS PINEDA C			-1,500,000.00	44,387,648
5/07	COBRO IVA PAGOS AUTOMATICOS			-720.10	44,386,928
				DORISGOODMAN FINDISC (	01267

# Bancolombia

### **ESTADO DE CUENTA**

G&G INTERNATIONAL CONSULTANS SAS CL 13 NORTE 6 N 41 \$\$CALI VALLE DESDE: 2024/06/30 HASTA: 2024/07/31

**CUENTA DE AHORROS** 

NÚMERO 3381
SUCURSAL GRANADA CALI

FECHA	DESCRIPCIÓN	SUCURSAL	DCTO.	VALOR	SALDO
5/07 5/07 8/07 9/07 9/07 10/07 10/07 10/07 10/07 11/07 11/07 12/07 23/07 23/07 23/07 31/07	COBRO IVA PAGOS AUTOMATICOS COBRO IVA PAGOS AUTOMATICOS ABONO INTERESES AHORROS ABONO INTERESES AHORROS IMPTO GOBIERNO 4X1000 PAGO PSE SIMPLE OI ABONO INTERESES AHORROS COMISION PAGO A OTROS BANCOS PAGO A PROV MARTHA CECILIA IZQ IMPTO GOBIERNO 4X1000 PAGO PSE APORTES EN LINEA COBRO IVA PAGOS AUTOMATICOS IMPTO GOBIERNO 4X1000 RETIRO TARJETA EN SUCURSAL CUOTA MANEJO TARJETA DEBITO CONSIG LOCAL EFECTIVO CXC IMPTO GOBIERNO 4X1000 MON CXC CUOTA MANEJO TARJ DEB ABONO INTERESES AHORROS FIN ESTADO DE CUENTA	GRANADA CALI GRANADA CALI	DCTO.	-720.10 -720.10 243.20 60.28 -1,509.20 -377,300.00 58.45 -7,190.00 -1,000,000.00 -5,309.42 -318,800.00 -1,366.10 -170,014.70 -42,503,677.00 -683.44 600,000.00 -2.73 -13,506.56 7.20	44,386,208.03 44,385,487.93 44,385,791.13 44,385,791.41 44,384,282.21 44,006,982.21 44,007,040.66 43,999,850.66 42,999,850.66 42,999,850.66 42,994,541.24 42,675,741.24 42,674,375.14 42,674,375.14 42,504,360.44 683.44 .00 600,000.00 599,997.27 586,490.71
				DORISGOODMAN_FINDIS	C_001268

# Exhibit F

From: johnr@usastudentdebtrelief.com

To: Doug Goodman <doug@start-connecting.com>, Doris Goodman <dorisegman1@gmail.com>

**Cc:** andrew.w@usastudentdebtrelief.com, bryanb@usastudentdebtrelief.com

**Date:** Thu, 21 Dec 2023 18:43:44 -0500

Doug and Doris,

These are the names of the domains that are available on Godaddy.com

Any one of these four can work for us.

We would need:

- 1. Create the Dba
- 2. Bank account linked to this dba
- 3. Card in order to make the payment for this domain 3 years with certificates.

Cordially,

# leadsr4us.com leadsrfourus.com leadsarerfourus.com leadsrforus.com



#### **JOHN ROJAS**

| General Manager

| Phone: (877) 871-6116 Ext. 105

**Direct:** (941) 479-9405

Email: johnr@usastudentdebtrelief.com

www.usastudentdebtrelief.com

**IMPORTANT INFORMATION:** This email is intended only for the person(s) named in the message header. This message (including any attachments) may contain confidential, proprietary, privileged and/or private information exempt from disclosure under applicable law. The information is intended to be for the use of the individual or entity designated above. If you are not the intended recipient of this message, please, notify the sender immediately, and delete the message and any attachments. Any disclosure, reproduction, distribution or other use of this message or any attachments by an individual or entity other than the intended recipient is prohibited.

# Composite Exhibit G

**3**118

START CONNECTING SAS .

AVE 6 NORTE # 15-87 CALI VALLE- COLOMBIA



Creando Oportunidades

Filed 02/28/25 Page 2 of 7 PageID

#### Extracto de Cuenta

CUENTA DE AHORROS AHORRO FIJO

Este 04 de agosto desde la 1:00 a.m. hasta las 6:00 a.m., nuestros canales transaccionales App BBVA, BBVA net, BBVA Net cash, IVR, Cajeros, estarán inhabilitados por mantenimiento.

#### Información de la oficina

CENTRO COMERCIAL CHIPICHAPE

DIRECCIÓN: CENTRO COMERCIAL CHIPICHAPE LOCAL 107

TELÉFONO: 00926592003

PERÍODO DESDE: 01-07-2024 HASTA: 31-07-2024



Resumen de movimientos	No.	Valor		No.	Valor
SALDO CIERRE MES ANTERIOR + ABONOS		85,802,436.00 0.00	- IVA - 4 POR MIL	1	0.00 200,000.00
+ INTERESES RECIBIDOS - CARGOS	20 4	4,156.00 85,600,000.00	- RETENCIONES SALDO FINAL		0.00 6,592.00

Detalle	s de transaccio	nes				
Movi- miento	Fecha operación	Fecha valor	Concepto	Cargos	Abonos	Saldo
784 791 792 793 804	05-07-2024 15-07-2024 15-07-2024 15-07-2024 28-07-2024 26-07-2024	05-07-2024 15-07-2024 15-07-2024 15-07-2024 29-07-2024 26-07-2024	CARGO POR BBVACASH BBVA CASH IMPUESTO DECRETO RETIRO VENTANILLA CARGO POR BBVACASH BBVA CASH CARGO POR BBVACASH BBVA CASH ABONO INTERESES GANADOS	20,000,000.00 200,000.00 50,000,000.00 14,000,000.00 1,600,000.00	4,156.00	65,802,436.00 65,602,436.00 15,602,436.00 1,602,436.00 2,436.00 6,592.00

- En cumplimiento de lo dispuesto en la Ley Habeas Data. 1266 de 2008, nos permitimos comunicarte que los datos contenidos en los extractos, que incluyen el monto de la obligación, sus cuolas y fecha de exigibilidad, podrán ser reportados a fas Centrales de Información Financiera. Si aparocen cuotas vencidas, pasados veinte (20) días contados a partir del envío de estos datos en los extractos, se generará el reporte negativo sobre incumplimiento ante las Centrales de Información Financiera por el término Legal.

  Tenemos en cuenta fus pagos desde el momento en que los efectuias, pero si los realizas después de la fecha de corte, se reflejan en el próximo estado de cuenta. Puedes consultar los entractos generados, utilizando BBVA. Colombia, NIT 860.003.020-1, colocando al respaldo el número de tu obligación y tus datos personales. Puedes consultar los extractos generados, utilizando BBVA movil, BBVA net, BBVA net cash; por tanto, si no los recibes en email o físico, no estás eximido de efectuar el pago en la fecha prevista, Para informarte sobre tus créditos, vencimientos, ofertas de nuevos productos y servicos, es importante que mantengas actualizada en BBVA tu dirección electrónica y física, los números telefónicos de contacto, así como la documentación que BBVA requiera.

  Tus pagos oportunos, se constituyen en excelentes referencias crediticias, financieras y/o comerciales, y te evitan costos adicionales por honorarios de cobranza e intereses de mora, que se descontarán de los pagos que efectues, según el sigüiente orden: gastos (nicluye los ocassionados por la cobranza prejudicial y/o judicial), intereses de mora, intereses corrientes y capitales. Los intereses de mora, serán liquidados a la tasa que se encuentre vigente en cada uno de los periodos en que se presente mora.

  Para mayor información sobre le política de cobranza de BDVA, puedes ingresar a www.bbva.com.co, en la sección Información como con Defensoría del Consumidor Financiero de BBVA, a viemes de 8:30 a.m. a 5:30 p.m., jornada confluxa. No olvides



START CONNECTING SAS.

AVE 6 NORTE # 15-87. CALI VALLE- COLOMBIA

18004 17989

Hasta: 2024-07-31

Nombre del Cliente: START CONNECTING SAS.

C.C.: 000000901382085

Seudónimo: - NO. FOLIO.: 00023

Fecha: Desde: 2024-07-01

Oficina: 0531



Asset Management Sociedad Fiduciaria Nit: 860048608-5

#### FAM A - INVERSIONISTA

NIT 800126578-9

Somos Grandes Contribuyentes. Autorretenedores del Impuesto sobrela renta y complementarios Responsables del Impuesto sobre las ventas IVA

#### Extracto Fondos de Inversión

Para mayor información de nuestros fondos de inversión ingresa á www.bbvaassetmanagement.co

001101	110000	
	Unidades	Pesos
Valor unidad inicial	1.000000	3,261.362470
Saldo anterior	46381.035892	151,229,558.66
Suscripciones	0.000000	0.00
Reembolsos	46155.929430	151,097,718.00
Revalorizaciones	0.000000	609,057.30
Utilidades con retención	0.000000	26,481,754.78
Utilidades sin retención	0.000000	69,281.44
Retenciones renta	364.273612	1,192,429.00
Devoluciones retención renta	0.000000	0.00
GMF	0.000000	0.00
Saldo final	225.106462	740,897.96
Valor unidad final	1.000000	3,291.322498

			00.1				
			Oficin	ia			
Dirección: CENTRO COMERCIAL CHIPICHAPE L LOCAL							
Teléfo	no: <b>09</b> 2	26592003					
			Cuenta cl	iente			
No. de	e contrato	: 22029	5377				
Cuent	ta posiciór	n:		5502			
Cuent	ta asociad	a:		5160			
Renta	bilidades	netas E.A.	%				
Mes	Semestre	Año corrido	Último año	Último 2 años	Último 3 años		
1.679	8.913	9.283	12.082	12.792	8.753		
Comis	sión admir	nistración E	.A.: 1.7	700000			

Fecha operación	Fecha valor	Concepto	No. unidades	Valor de la unidad	Valor en pesos
2024-07-12 2024-07-12 2024-07-12 2024-07-16 2024-07-16	2024-07-12 2024-07-12 2024-07-12 2024-07-16 2024-07-16	RETENCION EN LA FUENTE RETIRO CON ABONO CTA ASOCIADA RETIRO CANALES DIGITALES RETENCION EN LA FUENTE RETIRO CON ABONO CTA ASOCIADA	134.102568 125.009704 15280.346419 15280.346419 105.161340 15230.962980	3,272.177124 3.272.177124 3,272.177124 3,276.568203 3,276.568203	438,808.00 409.053.00 50,000,000.00 50,000,000.00 344,568.00 49,905,289.00

Las obligaciones de la sociedad administradora del fondo de inversión relacionadas con la gestión del portafolio son de medio y no de resultado. Los dineros entregados por los inversionistas al fondo de inversión no son depósitos, ni generan para la sociedad administradora las obligaciones propias de una institución de depósito y no están amparados por el seguro de depósito del Fondo de Garantías de Instituciones Financieras - FOGAFIN, ni por ningún ofto esquena de dicha naturaleza. La inversión en el fondo de inversión está sujeta a los resgos de inversión defivados de la evolución de los precios de los activos que componen el portafolio del respectivo fondo de inversión. Si desea presentar una petición, queja o reclamo puede remitirla a la Carrera 9 No. 72 - 21 Piso 3 en Bogotá D.C. o radicarla en cualquier oficina de BBVA Colombia. También puede dirigirla al Autorregulador del Mercado de Valores ingresando a la página web www.amvcolombia.org.co, diligenciando el formulario de quejas con destino a AMV. BBVA Asset Management. Contamos con Defensoria del Consumidor Financiero, cuyo Defensor Principal es el Doctor Guillemo Eninque Dajud Fernández, ubicado en la Carrera 9 No. 72 - 21 piso 6 en Bogotá D.C., teléfono:3438385 y comunica cualquier inconformidad con la información incluida en este extracto a nuestros revisores fiscales Ernst & Young, email: caterine.a.palmar@co.ey.com

START CONNECTING SAS .

AVE 6 NORTE # 15-87 CALI VALLE- COLOMBIA



Filed 02/28/25 Page 4 of 7 PageID

Creando Oportunidades

#### Extracto de Cuenta

CUENTA DE AHORROS EMPRESARIAL

Este 04 de agosto desde la 1:00 a.m. hasta las 6:00 a.m., nuestros canales transaccionales App BBVA, BBVA net, BBVA Net cash, IVR, Cajeros, estarán inhabilitados por mantenimiento.

#### Información de la oficina

CENTRO COMERCIAL CHIPICHAPE

DIRECCIÓN: CENTRO COMERCIAL CHIPICHAPE LOCAL 107

TELÉFONO: 00926592003

PERÍODO DESDE: 01-07-2024 HASTA: 31-07-2024

Información de la cuenta	
Número de cuenta	5160
Fecha de corte	31-07-2024
Pagos de intereses desde	0.00
Saldo promedio mensual	12,311,632.79

Resumen de movimientos	No.	Valor		No.	Valor
SALDO CIERRE MES ANTERIOR		19,568,509.89	- IVA	21	203,509.00
+ ABONOS	29	380,142,996.00	- 4 POR MIL	96	1,586,106.00
+ INTERESES RECIBIDOS	1	78,735.00	- RETENCIONES	1	5,511.00
- CARGOS	75	396,323,161.50	SALDO FINAL		1,671,953.39

Detalles de transacc	ones				
Movi- miento Pecha operación	Fecha valor	Concepto	Cargos	Abonos	Saldo
14541 29 06 2024 14542 29 06 2024 14543 01-07-2024 14544 01-07-2024 14546 01-07-2024 14546 01-07-2024 14547 02-07-2024 14548 02-07-2024 14559 02-07-2024 14551 02-07-2024 14553 02-07-2024 14555 04-07-2024 14556 04-07-2024 14556 04-07-2024 14556 04-07-2024 14556 05-07-2024 14560 05-07-2024 14561 05-07-2024 14563 05-07-2024 14563 05-07-2024 14564 05-07-2024 14565 05-07-2024 14566 05-07-2024 14566 05-07-2024 14566 05-07-2024 14566 05-07-2024 14567 05-07-2024 14568 05-07-2024 14568 05-07-2024 14569 05-07-2024 14569 05-07-2024 14569 05-07-2024 14569 05-07-2024 14569 05-07-2024	02-07-2024 02-07-2024 02-07-2024 02-07-2024 02-07-2024 02-07-2024 02-07-2024 02-07-2024 02-07-2024 02-07-2024 02-07-2024 02-07-2024 02-07-2024 03-07-2024 04-07-2024 04-07-2024 04-07-2024 05-07-2024	IMPUESTO DECRETO COMPRA POS ASC FACEBK "W58KQ6L7E MPUESTO DECRETO RETIRO CAJERO BBVA A6081 CENTENARIO IMPUESTO DECRETO COMISION RET. CAJERO BBVA CENTENARIO IMPUESTO DECRETO RETIRO CON PIN PAD A6081 CENTENARIO IMPUESTO DECRETO COMISION RETIRO PIN PAD CENTENARIO RECIBISTE DINERO BBVA MOVIL ENLACE DE APLICATIVO ABONO DOMI. 28000030000318958410 EP TRANSFERENCIA RECIBIDA BANK TRADE IMPUESTO DECRETO RETIRO CAJERO BBVA A6081 TUNJA IMPUESTO DECRETO COMISION RET. CAJERO BBVA TUNJA ABONO POR BBVACASH BBVA CASH IMPUESTO DECRETO COMISION POR DOMICILIACION IMPUESTO DECRETO COMISION POR DOMICILIACION IMPUESTO DECRETO CARGO DOMI. 901382085 IMPUESTO DECRETO COMISION POR DOMICILIACION IMPUESTO DECRETO	125.00 31,277.25 7,200.00 1,800,000.00 1,800,000.00 2,600.00 48,000.00 12,000,000.00 57.00 14,150.00 1,500,000.00 1,500,000.00 1,500,000.00 1,500,000.00 16.00 4,000.00 3.00 760.00 2,000.00 16.00 4,000.00 3.00 760.00 10,800.00	84,131.00 86,667.00 2,021,205.00 61,210,898.00 20,000,000.00	19,568,384,89 19,537,107.64 19,529,907.64 17,729,907.64 17,729,897.64 17,727,297.64 17,679,297.64 5,679,297.64 5,679,297.64 5,685,090.64 5,749,221.64 5,835,888.64 7,857,093.64 69,061,991.64 69,061,991.64 67,561,991.64 67,561,981.64 67,561,981.64 87,555,365.64 87,555,365.64 87,555,365.64 87,555,362.64 87,555,362.64 87,555,362.64 87,555,362.64 87,555,366.64 87,552,602.64 87,552,602.64 87,052,586.64 87,052,586.64 87,052,586.64 87,048,583.64 87,048,583.64 87,047,823.64

- En cumplimiento de lo dispuesto en la Ley Habeas Data. 1266 de 2008, nos permitimos comunicarte que los datos contenidos en los extractos, que incluyen el monto de la obligación, sus cuolas y fecha de exigibilidad, podrán ser reportados a fas Centrales de Información Financiera. Si aparocen cuotas vencidas, pasados veinte (20) días contados a partir del envío de estos datos en los extractos, se generará el reporte negativo sobre incumplimiento ante las Centrales de Información Financiera por el término Legal.

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**Creando Oportunidades** 

### Extracto de Cuenta CUENTA DE AHORROS EMPRESARIAL

START CONNECTING SAS .

AVE 6 NORTE # 15-87. CALI VALLE- COLOMBIA





NÚMERO DE CUENTA:

NOMBRE DEL CLIENTE: START CONNECTING SAS.

100						
Detalles de	transaccion	es		<u>,</u>		
Movi- miento o	Fecha peración	Fecha valor	Concepto	Cargos	Abonos	Saldo
miento		100000000000000000000000000000000000000	CARGO DOMI. 901382085 IMPUESTO DECRETO COMISION POR DOMICILIACION IMPUESTO DECRETO IVA POR COMISION POR DOMICILIACION IMPUESTO DECRETO CARGO DOMI. 901382085 IMPUESTO DECRETO COMISION POR DOMICILIACION IMPUESTO DECRETO COMISION POR DOMICILIACION IMPUESTO DECRETO IVA POR COMISION POR DOMICILIACION IMPUESTO DECRETO CARGO DOMI. 901382085 IMPUESTO DECRETO COMISION POR DOMICILIACION IMPUESTO DECRETO COMISION POR DOMICILIACION IMPUESTO DECRETO COMISION POR DOMICILIACION IMPUESTO DECRETO CARGO DOMI. 901382085 IMPUESTO DECRETO COMISION POR DOMICILIACION IMPUESTO DECRETO CARGO DOMI. 901382085 IMPUESTO DECRETO CARGO DOMI. 901382085 IMPUESTO DECRETO COMISION POR DOMICILIACION IMPUESTO DECRETO COMPRA POS ASC METAPAY*TNUFP6U7E IMPUESTO DECRETO VALOR PAGO FACTURA SERVICIO PSE ENLACE DE APLICATIVO IMPUESTO DECRETO VALOR PAGO FACTURA SERVICIO PSE ENLACE DE APLICATIVO IMPUESTO DECRETO CALGRO DOMI SUBREDO IMPUESTO DECRETO COMISION POR DOMICILIACION	Cargos  2,700,000.00 992.00 248,000.00 188.00 47,120.00 201,159.00 50,289,775.00 16.00 4,000.00 5,397.00 1,349,333.00 16.00 4,000.00 2,500,000.00 15,000 15,000 3,648.00 15,580.00 3,648.00 15,580.00 26,000 6,400.00 45,468.00 11,367,111.15 1,685.00 421,243.10 440.00 110,000.00 2,600.00 1,000,000.00 2,600.00 1,000,000.00 1,000,000.00 1,000,000.00 1,000,000.00 1,000,000.00 1,000,000.00 1,000,000.00 1,000,000.00 1,000,000.00 1,280.00 3,000,000.00 1,280.00 3,000,000.00 1,280.00 3,000,000.00 1,280.00 3,000,000.00 1,280.00 3,000,000.00 1,280.00 3,000,000.00 1,280.00 3,000,000.00 1,200.00 3,000,000.00	37,600.00 51,500.00 64,500.00 67,100.00 71,400.00 111,150.00 116,840.00 127,100.00 215,395.00 99,018,608.00	84,337,023.64 84,336,031.64 84,088,031.64 84,087,843.64 84,040,723.64 83,839,564.64 33,549,773.64 33,549,773.64 33,545,770.64 33,545,770.64 33,545,770.64 33,545,770.64 32,190,280.64 32,190,264.64 32,186,261.64 32,185,501.64 29,675,424.64 29,675,424.64 29,656,224.64 29,656,224.64 29,656,224.64 29,656,224.64 29,656,270.64 29,656,270.64 29,656,270.64 29,656,270.64 29,656,270.64 29,656,280.64 25,541,981.64 25,741,287.64 25,552,707.64 25,552,707.64 25,546,206.64 25,546,206.64 25,546,206.64 25,546,206.64 25,546,206.64 25,546,206.64 25,546,206.64 25,546,206.64 25,546,206.64 25,546,206.64 25,546,206.64 25,546,206.64 25,546,206.64 25,546,206.64 25,546,206.64 25,546,206.64 25,546,206.64 25,546,206.64 25,545,080.64 25,545,080.64 25,545,080.64 25,545,080.64 25,545,080.64 25,545,080.64 25,545,080.64 25,545,080.64 25,545,080.64 25,546,206.64 25,545,080.64 25,646,080.64 25,646,080.64 25,646,080.64 25,646,080.64 25,646,080.64 25,646,080.64 25

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**Creando Oportunidades** 

AVE 6 NORTE # 15-87. CALI VALLE- COLOMBIA

NÚMERO DE CUENTA:

START CONNECTING SAS .



Extracto de Cuenta CUENTA DE AHORROS EMPRESARIAL

NOMBRE DEL CLIENTE: START CONNECTING SAS.

Detalle	s de transaccior	nes				
Movi- miento	Fecha operación	Fecha valor	Concepto	Cargos	Abonos	Saldo
14643	10-07-2024	10-07-2024	COMISION POR DOMICILIACION	4,000.00		108,213,895.39
14644	10-07-2024	10-07-2024	IMPUESTO DECRETO	3.00		108,213,892.39
14645 14646	10-07-2024 10-07-2024	10-07-2024 10-07-2024	IVA POR COMISION POR DOMICILIACION IMPUESTO DECRETO	760.00 143.00		108,213,132.39 108,212,989.39
14647	10-07-2024	10-07-2024	CARGO DOMI. 901382085	35,784.00		108,177,205.39
14648	10-07-2024	10-07-2024	IMPUESTO DECRETO	32.00		108,177,173.39
14649	10-07-2024	10-07-2024	COMISION POR DOMICILIACION	8,000.00		108,169,173.39
14650	10-07-2024 10-07-2024	10-07-2024	IMPUESTO DECRETO	6.00		108,169,167.39 108,167,647.39
14651 14652	10-07-2024	10-07-2024 10-07-2024	IVA POR COMISION POR DOMICILIACION IMPUESTO DECRETO	1,520.00 8,177.00		108,159,470.39
14653	10-07-2024	10-07-2024	CARGO DOMI. 901382085	2,044,193.00		106,115,277.39
14654	10-07-2024	10-07-2024	IMPUESTO DECRETO	5,270.00		106,110,007.39
14655	10-07-2024	10-07-2024	VALOR PAGO FACTURA SERVICIO PSE ENLACE DE APLICATIVO	1,317,400.00		104,792,607.39
14656 14657	10-07-2024 10-07-2024	11-07-2024 11-07-2024	IMPUESTO DECRETO COMPRA POS RED GRUPO PENON LUPA	5,678.00 1,419,496.00		104,786,929.39 103,367,433.39
14658	11-07-2024	11-07-2024	IMPUESTO DECRETO	1,000.00		103,366,433.39
14659	11-07-2024	11-07-2024	CARGO DOMI. 901382085	249,900.00		103,116,533.39
14660	11-07-2024	11-07-2024	IMPUESTO DECRETO	51.00		103,116,482.39
14661 14662	11-07-2024 11-07-2024	11-07-2024 11-07-2024	COMISION POR DOMICILIACION IMPUESTO DECRETO	12,800.00 10.00		103,103,682.39 103,103,672.39
14663	11-07-2024	11-07-2024	IVA POR COMISION POR DOMICILIACION	2,432.00		103,103,072.39
14664	11-07-2024	11-07-2024	IMPUESTO DECRETO	3,845.00		103,097,395.39
14665	11-07-2024	11-07-2024	CARGO DOMI. 901382085	961,300.00		102,136,095.39
14666	11-07-2024	11-07-2024	IMPUESTO DECRETO	200,000.00 50.000.000.00		101,936,095.39 51,936,095.39
14667 14668	11-07-2024 11-07-2024	11-07-2024 11-07-2024	RETIRO CON PIN PAD A6081 IMPUESTO DECRETO	57.00		51,936,038.39
14669	11-07-2024	11-07-2024	COMISION RETIRO PIN PAD	14,150.00		51,921,888.39
14670	11-07-2024	11-07-2024	IMPUESTO DECRETO	120,000.00		51,801,888.39
14671	11-07-2024	11-07-2024	RETIRO CON PIN PAD A6081 CENTENARIO	30,000,000.00		21,801,888.39
14672 14673	11-07-2024 11-07-2024	11-07-2024 11-07-2024	IMPUESTO DECRETO COMISION RETIRO PIN PAD CENTENARIO	57.00 14,150.00		21,801,831.39 21,787,681.39
14674	12-07-2024	12-07-2024	SUSC FCOF BNET CTA 05317000005502 ENLACE DE APLICATIVO	14,150.00	50,000,000.00	71,787,681.39
14675	12-07-2024	12-07-2024	IMPUESTO DECRETO	976.00		71,786,705.39
14676	12-07-2024	12-07-2024	COMISION POR DOMICILIACION	244,000.00		71,542,705.39
14677 14678	12-07-2024 12-07-2024	12-07-2024 12-07-2024	IMPUESTO DECRETO IVA POR COMISION POR DOMICILIACION	185.00 46,360.00		71,542,520.39 71,496,160.39
14679	12-07-2024	12-07-2024	IMPUESTO DECRETO	151,608.00		71,344,552.39
14680	12-07-2024	12-07-2024	CARGO DOMI. 901382085	37,902,065.00		33,442,487.39
14681	12-07-2024	12-07-2024	IMPUESTO DECRETO	48.00		33,442,439.39
14682 14683	12-07-2024 12-07-2024	12-07-2024 12-07-2024	COMISION POR DOMICILIACION IMPUESTO DECRETO	12,000.00 9.00		33,430,439.39 33,430,430.39
14684	12-07-2024	12-07-2024	IVA POR COMISION POR DOMICILIACION	2,280.00		33,428,150.39
14685	12-07-2024	12-07-2024	IMPUESTO DECRETO	5,464.00		33,422,686.39
14686	12-07-2024	12-07-2024	CARGO DOMI. 901382085	1,365,951.00	50.000.000.00	32,056,735.39
14687 14688	12-07-2024	12-07-2024	FCOFOFICINA0531	200,000,00	50,000,000.00	82,056,735.39 81,856,735.39
14689	12-07-2024 12-07-2024	12-07-2024 12-07-2024	IMPUESTO DECRETO RETIRO CON PIN PAD A6081	200,000.00 50,000,000.00		31,856,735.39
14690	12-07-2024	12-07-2024	IMPUESTO DECRETO	57.00		31,856,678.39
14691	12-07-2024	12-07-2024	COMISION RETIRO PIN PAD	14,150.00		31,842,528.39
14692 14693	12-07-2024 12-07-2024	12-07-2024 12-07-2024	IMPUESTO DECRETO RETIRO CON PIN PAD A6081 CENTENARIO	120,000.00 30,000,000.00		31,722,528.39 1,722,528.39
14694	12-07-2024	12-07-2024	IMPUESTO DECRETO	57.00		1,722,471.39
14695	12-07-2024	12-07-2024	COMISION RETIRO PIN PAD CENTENARIO	14,150.00		1,708,321.39
14696	15-07-2024	15-07-2024	IMPUESTO DECRETO	44.00		1,708,277.39
14697 14698	15-07-2024 15-07-2024	15-07-2024 15-07-2024	CUOTA DE MANEJO TD JUL-2024 ABONO POR BBVACASH BBVA CASH	10,900.00	14 000 000 00	1,697,377.39 15.697.377.39
14698	15-07-2024	15-07-2024	IMPUESTO DECRETO	880.00	14,000,000.00	15,696,497.39
14700	15-07-2024	15-07-2024	COMISION POR DOMICILIACION	220,000.00		15,476,497.39
14701	15-07-2024	15-07-2024	IMPUESTO DECRETO	167.00		15,476,330.39
14702	15-07-2024	15-07-2024	IVA POR COMISION POR DOMICILIACION IMPUESTO DECRETO	41,800.00		15,434,530.39
14703 14704	15-07-2024 15-07-2024	15-07-2024 15-07-2024	CARGO DOMI. 901382085	42,912.00 10,727,944.00		15,391,618.39 4,663,674.39
14705	15-07-2024	15-07-2024	IMPUESTO DECRETO	16.00		4,663,658.39
14706	15-07-2024	15-07-2024	COMISION POR DOMICILIACION	4,000.00		4,659,658.39
14707	15-07-2024	15-07-2024	IMPUESTO DECRETO	3.00		4,659,655.39
14708 14709	15-07-2024 15-07-2024	15-07-2024 15-07-2024	IVA POR COMISION POR DOMICILIACION IMPUESTO DECRETO	760.00 547.00		4,658,895.39 4,658,348.39
14710	15-07-2024	15-07-2024	CARGO DOMI. 901382085	136,825.00		4,521,523.39
14711	15-07-2024	15-07-2024	IMPUESTO DECRETO	16.00		4,521,507.39
14712	15-07-2024	15-07-2024	COMISION POR DOMICILIACION	4,000.00		4,517,507.39
14713 14714	15-07-2024 15-07-2024	15-07-2024 15-07-2024	IMPUESTO DECRETO IVA POR COMISION POR DOMICILIACION	3.00 760.00		4,517,504.39 4,516,744.39
147.14	15 01-2024	15 01-2024	THE ST. COMMON TON DOMINICIPATION	700.00		4,510,144.55

3123

Filed 02/28/25 Page 7 of 7 PageID

**Creando Oportunidades** 

Extracto de Cuenta

CUENTA DE AHORROS EMPRESARIAL

START CONNECTING SAS .

AVE 6 NORTE # 15-87. CALI VALLE- COLOMBIA





NÚMERO DE CUENTA:

NOMBRE DEL CLIENTE: START CONNECTING SAS.

Detalle	es de transaccio	nes				
Movi- miento	Fecha operación	Fecha valor	Concepto	Cargos	Abonos	Saldo
14715 14716 14717 14718 14719 14720 14721 14722 14723 14724 14725 14726 14727 14728 14729 14730 14731 14732 14733 14734 14735 14736 14737 14740 14741 14742 14743 14744 14745 14746 14747 14750 14751 14755 14756 14757 14758 14759 14760 14757 14758 14759 14760 14757 14758 14759 14760 14761	15-07-2024 15-07-2024 15-07-2024 15-07-2024 15-07-2024 15-07-2024 15-07-2024 15-07-2024 16-07-2024 16-07-2024 16-07-2024 16-07-2024 16-07-2024 16-07-2024 16-07-2024 16-07-2024 16-07-2024 16-07-2024 16-07-2024 16-07-2024 16-07-2024 16-07-2024 16-07-2024 16-07-2024 16-07-2024 16-07-2024 18-07-2024 18-07-2024 18-07-2024 18-07-2024 18-07-2024 23-07-2024 23-07-2024 23-07-2024 24-07-2024 24-07-2024 24-07-2024 24-07-2024 24-07-2024 24-07-2024 25-07-2024	15-07-2024 15-07-2024 15-07-2024 15-07-2024 15-07-2024 15-07-2024 15-07-2024 16-07-2024 16-07-2024 16-07-2024 16-07-2024 16-07-2024 16-07-2024 16-07-2024 16-07-2024 16-07-2024 16-07-2024 16-07-2024 16-07-2024 16-07-2024 16-07-2024 16-07-2024 16-07-2024 18-07-2024 18-07-2024 18-07-2024 22-07-2024 23-07-2024 24-07-2024 24-07-2024 24-07-2024 24-07-2024 24-07-2024 24-07-2024 24-07-2024 24-07-2024 24-07-2024 24-07-2024 24-07-2024 24-07-2024 24-07-2024 24-07-2024 24-07-2024 24-07-2024 24-07-2024 24-07-2024 25-07-2024 25-07-2024 25-07-2024 25-07-2024 25-07-2024 25-07-2024 25-07-2024 25-07-2024 25-07-2024 25-07-2024 25-07-2024 25-07-2024 25-07-2024 29-07-2024 29-07-2024 29-07-2024 29-07-2024 29-07-2024 29-07-2024 29-07-2024 29-07-2024	IMPUESTO DECRETO CARGO DOMI. 901382085 IMPUESTO DECRETO COMISION POR DOMICILIACION IMPUESTO DECRETO IVA POR COMISION POR DOMICILIACION IMPUESTO DECRETO CARGO DOMI. 901382085 FCOFOFICINA0531 IMPUESTO DECRETO COMISION POR DOMICILIACION IMPUESTO DECRETO IVA POR COMISION POR DOMICILIACION IMPUESTO DECRETO CARGO DOMI. 901382085 IMPUESTO DECRETO COMISION POR DOMICILIACION IMPUESTO DECRETO IVA POR COMISION POR DOMICILIACION IMPUESTO DECRETO CARGO DOMI. 901382085 IMPUESTO DECRETO CARGO DOMI. 901382085 ABONO DOMI. 901082080003000319065061 ABONO DOMI. 90010800003000319065061 PIPUESTO DECRETO CRITICO CAJERO BBVA A6081 CENTENARIO IMPUESTO DECRETO COMISION RET. CAJERO BBVA SANTA MONICA ABONO POR BBVACASH BBVA CASH ABONO DOMI. 280000003000379956000000 NU IMPUESTO DECRETO COMISION ADMON NET CASH ABONO DOMI. PORTERESE SANADOS CARGO RETEFUENTE INTERESES	3,361.00 840,369.00 16.00 4,000.00 3.00 760.00 779.00 177,218.00 704.00 134.00 33,440.00 197,223.00 49,305,759.00 32.00 8,000.00 6.00 1,520.00 13,220.00 3,305,038.00  112,725.00 28,181,200.00 3,622.00 905,400.00 2,000,000.00 10.00 2,600.00 1,600.00 400,000.00 10.00 2,600.00 14,573.00 5,511.00	43,333.00 50,650.00 281,500.00 29,060,000.00 1,555,563.00 1,600,000.00 43,333.00 78,735.00	4,513,383.39 3,672,998.39 3,668,998.39 3,668,998.39 3,668,998.39 3,668,235.39 3,668,235.39 3,490,308.39 53,395,597.39 53,394,893.39 53,218,759.39 53,185,319.39 3,682,307.39 3,682,307.39 3,674,299.39 3,674,299.39 3,674,299.39 3,674,299.39 3,674,299.39 3,674,299.39 3,674,299.39 3,674,279.39 1,496,47.39 29,677,279.39 1,496,677,39 23,15,954.39 307,954.39

# Composite Exhibit H



# UNITED STATES DEPARTMENT OF EDUCATION OFFICE OF INSPECTOR GENERAL

**OIG PSA 24-01** 

# Public Service Announcement January 17, 2024

# Student Loan Borrowers: Take Actions to Protect Yourself from Student Loan Forgiveness and Debt Relief Scams!

With student loan forgiveness plans and the resumption of student loan payments, dishonest companies, fraudsters, and cyber criminals have redoubled their efforts—bombarding student loan borrowers with unsolicited texts, emails, and calls promising to help you obtain student loan forgiveness, consolidate your student loans, or eliminate your student loan debt completely. You may also see their ads pop up on social media. **Don't fall for it—these are likely scammers coming after your money, your personal information, or both!** 

The U.S. Department of Education Office of Inspector General (OIG) is encouraging student loan borrowers to stay alert and take these simple actions to avoid falling victim to student loan forgiveness and debt relief scams.

- 1. **Never Pay For Help With Your Student Loans!** Beware of messages from anyone claiming that they can help you obtain student loan forgiveness, debt relief, consolidate or refinance your loans for a fee! There is nothing these companies can do that you can't do for yourself—for free.
- 2. **Do Not Share Your FSA ID!** Be suspicious of any unsolicited email, text, or call that asks for your personal information, particularly your FSA ID. Don't share your FSA ID or other password with anyone—even people who say they work at your alma mater, your student loan servicing company, or the U.S. Department of Education.
- 3. Watch out For Unsolicited Emails with Links or Attachments! That email may not be from who it says it's from, so don't click on links or attachments embedded in any unsolicited email. Instead, hover your mouse over links to see where they are directing you. Look for misspellings in the email address, body of the message, or in links. A common scam tactic is to use addresses that are almost, but not quite, identical to <a href="Legitimate ones">Legitimate ones</a>. Also be wary of spoofed social media accounts and avoid providing any personal information through social media!

If you think that you have fallen victim to a scam or suspect that your personal information was stolen because of a student loan forgiveness scam, take action quickly! Contact <u>Federal Student Aid</u> and your <u>loan servicer</u> to let them know as soon as possible. Also, contact the <u>OIG Hotline</u> and share a copy of the email, text, or phone number related to the message you received.

Get the facts on Federal student loan forgiveness, repayment, consolidation, and forgiveness directly from the source: the U.S. Department of Education <u>Federal Student Aid office</u>. And check out <u>our information</u> on scams and tips on how to avoid them.

The U.S. Department of Education OIG is responsible for identifying fraud, waste, abuse, and other criminal activity involving Federal education programs, operations, and funding. For more information about us, visit our <a href="website">website</a>, and follow us on <a href="tx/Twitter">TX/Twitter</a>, <a href="facebook/Meta">Facebook/Meta</a>, and <a href="LinkedIn">LinkedIn</a>.



U.S. Department of Education Office of Inspector General

#### Protect Yourself from Student Loan Debt Relief Scams

Fraudsters and cyber criminals prey on college graduates and their desire to pay down or consolidate student loan debt. Don't fall for it!

Your identity stolen, Credit cards and loans taken out in your name, Bank account zeroed out. Credit score ruined. This is what can happen if you fall victim to a student loan debt relief scam!

Dishonest companies and cyber criminals are targeting college graduates, sending unsolicited texts, emails, or calls with promises to help reduce your student loan debt, consolidate your student loans, or eliminate your student loans completely. You may also see their ads pop up on social media. Don't fall for it—these are likely scammers coming after your money, your personal information, or both.

The U.S. Department of Education Office of Inspector General (OIG) encourages you to take these simple steps to avoid falling victim to student loan scammers, and shares actions to take if you think you've been caught in their traps.



#### Protect Your Personal Information and Passwords

Cyber criminals and scammers are coming after your money and your personal information—your date of birth, debit or credit card number, your Social Security number, even your FSA ID. Here are some actions to take to protect yourself.

- Don't share your FSA ID or other password with anyone—even people who say they work at your alma mater
  or your student loan servicing company. Remember, you agreed to protect and not to share your FSA ID as a
  condition of it being issued to you by the Department of Education.
- · Don't store your passwords where other people can see them.
- · Use strong passwords.
  - $\bullet \ \ Don't \ use \ personal \ information \ in \ your \ password \ (like \ your \ name \ or \ birthday).$
  - Avoid using terms that could be socially engineered (like the name of your pet or favorite sports team).
  - Avoid using the same or similar passwords across multiple platforms
- Use multifactor authentication/two-step verification where it's available.



#### Be Wary of Companies that Promise Student Loan Relief—for a Fee

It's important that you act cautiously if you receive an unsolicited phone call, text, email, or social media message offering you loan forgiveness or special repayment programs, especially those that pressure you to respond immediately. There are bad actors out there promising to reduce or wipe out your loans entirely in exchange for up-front or monthly fees. Sometimes they are just charging you for what you can do for free by contacting your loan servicer. Other times, they just take the money and run. Follow these steps to avoid falling victim to debt relief scams.

- Get the facts on Federal student loan repayment, consolidation, and forgiveness directly from the source: the <u>U.S. Department of Education Federal Student Aid office</u>.
- Don't give out your personal information over the phone or email unless you initiated the contact.
- Remember, if a company asks you to pay a fee for any Federal student loan services, don't give them anything!
- Learn more about student loan debt relief scams and how to avoid them from the <u>U.S. Department of Education's Federal Student Aid office</u>.



#### Don't Get Hooked by Phishing Scams

Cyber criminals lure student borrowers into their traps through phishing. Phishing scams are emails, texts, phone calls, or DMs trying to get your personal information. These messages may look like they're from your bank, alma mater, student loan servicer, or even the U.S. Department of Education. They can be very convincing and will often rely on emotion or urgency in the hopes of tricking you into thinking it's legitimate. Keep the following things in mind and avoid getting hooked.

- Beware of emails from vague sender names like "Student Loan Department" or "Financial Aid Office." If no additional information is provided (like the name of a school or company) it's likely a scam.
- Be suspicious of any unsolicited email, text, or call that asks for your personal information.
- Don't click on links or attachments embedded in emails from unknown sources. Hover your mouse over links to see where they are actually going.
- Look for misspellings in the email address, body of the message, or in links. A common tactic phishing scammers employ is to use addresses that are almost—but not quite—identical to legitimate ones.



#### If You Think You've Been a Victim of a Student Loan Debt Relief Scam, Act Immediately!

If you suspect that your personal information has been stolen as a result of a student loan debt relief scam, take action quickly! Here are some helpful tips aimed at protecting your identity and your money!

- Contact <u>Federal Student Aid</u> and your loan servicer to let them know about the situation
- Contact the credit reporting agencies and freeze your account so nobody else can open new credit accounts in your name. You'll find tips and credit agency contact information on the <u>Federal Trade Commission website</u>.
- If you receive an email, text, or call that you believe is a scam, let us know! Contact the OIG Hotline to share what you received!
- Stay on top of student loan scams by visiting the <u>Federal Student Aid</u>, the <u>Consumer Financial Protection</u> <u>Bureau</u>, and the <u>Federal Trade Commission</u>.



#### Remember to Remain Vigilant

We know it's hard with everything you have going on, but we strongly encourage you to take the above actions to better protect yourself from student loan cyber criminals and phishing scammers. We also encourage you to exercise those well-known rules of the technology road: keep your devices safe and updated, avoid doing financial transactions (particularly those involving your student loans) over public Wi-Fi or on shared computers, and keep your eye on your accounts for any unusual activity. By following these simple practices you'll be better positioned to protect yourself and your personal information!



As a college student, you live on your devices—like your phone and laptop—and rely on them for your social and scholastic lives. Cyber criminals and identity thieves know that too, which is why so many prey on college students, looking to steal your personal information, your money, or both!

The impact of these student-centered scams can be severe—your identity stolen, credit cards and loans taken out in your name, bank account zeroed out. That's why the U.S. Department of Education Office of Inspector General (OKS) encourages you to take these simple steps to avoid falling victim to student-centered scammers, and shares what to do if you think you've been caught in their traps!





Cyber criminals and identity thieves target college students because they see you as easy prey: you're busy with school, you're online a lot, and you're not thinking about being scammed. That's why they think they can con you into handing over your debit card number, your Social Security number, even your FSA ID! Prove them wrong by taking a few simple actions to protect yourself.

- Don't share your FSA ID or other password with anyone, not even your school representativel Remember, you
  agreed to protect and not to share your FSA ID as a condition of it being issued to you by the Department of
  Fducation.
- $\bullet\,$  Don't store your passwords where other people can see them.
- Use strong passwords.
  - Don't use personal information in your password (like your name or birthday).
  - · Avoid using terms that could be socially engineered (like the name of your pet or favorite sports team).
  - Avoid using the same or similar passwords across multiple platforms.
- · Use multifactor authentication or two-step verification where it's available.





Cyber criminals and identity thieves lure college students into their traps through phishing. Phishing scams are emails, texts, phone calls, or DMs trying to get your personal information, including your school log-in credentials! They could be offering help paying for college, or paying down or consolidating your student loan. They could you you we won a scholarship that you never applied fort Phishing scams can be very convincing and will often role you emotion or urgency in the hopes of tricking you into thinking they're legitimate. Phishing scams may appear to be from your bank, school, or even a classmate, friend, or relative. Keep the following things in mind and avoid getting hooked.

- No legitimate organization will award an unsolicited scholarship through email, text, or phone, and ask you for your bank or school account information to wire the funds to you. Stay alert—it's likely a fraud!
- No one but you needs to access your FSA account, so if a company or person is promising to help you pay for
  college or help with your student loan but needs access to your account to do it, don't fall for it—it's likely a
  scam!
- Be suspicious of any unsolicited email, text, or call that asks for personal information like your birthday, Social Security number, or school ID.
- If you receive an unsolicited email, text, or call that involves your student loan in any way, contact your school's financial aid office immediately. It could be a scam and you may not be the only one who received it!
- Don't click on links or attachments embedded in emails from unknown sources. Hover your mouse over links to see where they are actually going.
- Look for misspellings in the email address, in the body of the message, and in links. A common tactic phishing scammers employ is to use addresses that are almost—but not quite—identical to legitimate ones.





If you suspect that your personal information has been stolen or you're the victim of other student-centered crime, take action quickly!

- Contact your loan servicer and let them know about the situation.
- Contact the credit reporting agencies and freeze your account so nobody else can open new credit accounts in your name. You'll find tips and credit agency contact information on the Federal Trade Commission website.
- If you receive an email or text that you believe is a scam, let us know! Contact the <u>OIG Hotline</u> and be sure to share a copy of the email, text, or phone number related to the call you received!
- Keep an eye on the website of your school's financial aid office as they may provide information on student loan and other scams targeting their students. And you can stay on top of student-centered scams by visiting Federal Student Aid, the Consumer Financial Protection Bureau, and the Federal Trade Commission.



#### We Know You'll Keep Scrolling...Do it Safely

We know it's hard with everything you have going on at school, but we strongly encourage you to take the above actions to protect yourself from cyber criminals and identity thieves. Also remember to exercise these well-known rules: (1) avoid using public Wi-Fi or public klosks, (2) never leave your devices unattended in public spaces, (3) lockyour screen or devices when the did kleep your devices up to date. By following these simple practices, you'll be better positioned to protect yourself and your personal information!

The U.S. Department of Education Office of Inspector General is responsible for identifying fraud, waste, abuse, and other criminal activity involving Federal education programs, operations, and funding. For more information about us, visit our website at <a href="oig.ed.gov">oig.ed.gov</a>, and follow us on <a href="Iwitter">Iwitter</a> and <a href="Facebook">Facebook</a>.

# Composite Exhibit I

From: Case Tiffin Gooding Stiffin and all come on the half of 0 Filed 02/28/25 Page 2 of 5 Page ID

Tiffin Goodman < tiffin@gmail.com> 3129

Sent: Wednesday, April 3, 2024 3:42 PM

To: dorisegman@aol.com

Cc: Doug Goodman <doug@start-connecting.com>

**Subject:** Re: Need Help- Thanks

Thanks for the email Doris. Let me talk to Jason and see what we can think of. There must be some solution.

Take care,

Tiffin

On Wed, Apr 3, 2024 at 7:24 AM <u>dorisegman@aol.com</u> < <u>dorisegman@aol.com</u> > wrote:

Hi Tiffin,

I was happy to hear last Sunday that you are all well.

I have been asking your dad to get in touch with you and Jason regarding our business. We are in a very delicate situation and can use your advice and help.

Our call center business has been handling and doing just ONE type of business and it is student debt relief. Things have been very difficult in the last year with competitors trying to sabotage our operations resulting in lawsuits and merchant banks dropping us. This caused the business to generate losses last year. As you know the present administration is forgiving most student loans so there is no future in this business.

We have a very good team of people who speak very good English and are available for other opportunities.

In the current world, all business customer services, and many sales are being outsourced and this is something we could do very well. The thing is, we don't know any people dealing with business process outsourcing. We need to start contacting some people to offer our services and see if they are willing to give us a try. But we don't know where to start.

I am very worried because if we don't find a solution soon, our operations will shut down and Doug won't have any revenue coming for the next several years. And, unfortunately, he doesn't have any savings.

I am sorry for dropping this on you, but I was hoping that Jason could help put us in the right direction or indicate who to contact to get some things going if he has contacts doing outsourcing for their services.

I can provide some help on the side though I have a full-time job and in addition I am involved in the company's financial operations. But I will do anything that is needed so we don't lose all the business and revenue.

Thanks so much Tiffin,

Doris

From: Case do rise sman @ 201-KKM-AAS Document 151-10 Filed 02/28/25 Page 3 of 5 Page ID

**Sent:** Sunday, April 7, 2024 11:12 AM 3130

To: Luisa Rojas Subject: Need Help with New CorporationAttach: Starting A New Corporation.docx

Luisita,

Please see the attached very simple document Doug put together regarding opening a new company. It looks like this is the only option we have to continue operating since all competitors and people who have been sabotaging us know of all of us - Sebi, Doug and Doris. We need to open a new company in a different state from FL with different ownership. I can manage the banks - you would need to give me POA on those banks and business related responsibilities. I know it is a lot to ask but we don't have a lot of options. We think this business will be fine for another 2 years with Student debt and then will die. I have asked Jason Baumgarten to see if he can help us with ideas and connections on the outsourcing.

Love you, Mom

#### **ESTABLISHING A NEW CORPORATION**

**Objective** – To enter into new business ventures

**Overall Goal** – Establish a new LLC company that can attain a number of different objectives compared to Start Connecting LLC

**Protection Purpose** – To protect our business from former Start Connecting LLC employees who would seek to inflict harm to the company.

**Location** -- Could be an LLC company incorporated in Delaware, or another state depending on the level of protection it can afford the business. We could set up a virtual office with <u>remote mail and office space</u> in an out of state location or in Florida locations like St Petersburg or Venice.

**Operating** – Should be able to work with our Cali Call Center operation.

**Financial Benefit** – Provides Luisa with 20% equity in the new LLC company.

**Banking** – We will explore setting up new merchant banks and primary banks. Doris would be responsible for banks.

**Potential Risks** – Could include defaults, taxes, and lawsuits for a variety of reasons. If any should occur, they will be handled by Start Connecting who has successfully handled all legal issues through our team of very competent attorneys. Any outstanding taxes will be assumed by Start Connecting as well.

From: Case do rise sman @ 201-KKM-AAS Document 151-10 Filed 02/28/25 Page 5 of 5 Page ID

Sent: Friday, December 22, 2023 2:55 AM 313

To: John Visconti < jvisconti@visconticpas.com > Cc: Maggie Pittala < mpittala@visconticpas.com >

**Subject:** Re: IRS for Super Yummys

Hi John and Maggie,

Happy holidays and happy Christmas to both of you!

I really appreciate your suggestion and have asked Doug if we can write something that makes sense regarding Super Yummys. Let's wait until the first week of January.

In the meantime we have extremely busy with 2 lawsuits against us, one in CA and the other one in MN and they have required we finalize almost everything by the end of this year. It hasn't been great in terms of the money and how much work we have had to do.

John, please help me with this question .... we need to open a new entity so we are thinking that we could use a DBA of ZAGE Group. ZAGE hasn't been operating in the last years but it is there.

If we do this, what impact does that have on taxes? I cant even remember when was the last time we filed taxes for that company.

Should we open a totally new company or can we use a DBA of ZAGE Group? Unfortunately, we cannot use Start Connecting.

If you could please advise, I would really appreciate it.

Thanks!

**Doris Goodman** 

On Friday, December 15, 2023 at 10:59:23 AM EST, John Visconti <i visconti@visconticpas.com> wrote:

Got it. If you would like us to try a letter, please provide us with as much compelling information as to why the return was not filed timely. I can't make any promises, but we can try.

John J Visconti, MS, CPA

jvisconti@visconticpas.com

John J Visconti, MS, CPA

Visconti & Associates, P.C.

444 Foxon Rd. FL RD

East Haven, CT 06513-2037

# Exhibit J

From: Case is har @usastadentdehtralies con Document 151-11 Filed 02/28/25 Page 2 of 55 PageID

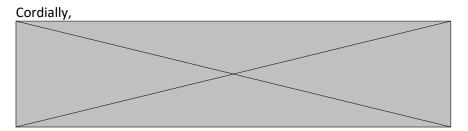
**Sent:** Tuesday, October 13, 2020 7:24 AM 3134

To: stephanier@usastudentdebtrelief.com

**Subject:** Processing packet

**Attach:** Complete Processing Training Manual SEP 2020.pdf

Hey Steph, this is the complete training packet for processing.



**IMPORTANT INFORMATION:** This email is intended only for the person(s) named in the message header. This message (including any attachments) may contain confidential, proprietary, privileged and/or private information exempt from disclosure under applicable law. The information is intended to be for the use of the individual or entity designated above. If you are not the intended recipient of this message, please, notify the sender immediately, and delete the message and any attachments. Any disclosure, reproduction, distribution or other use of this message or any attachments by an individual or entity other than the intended recipient is prohibited.

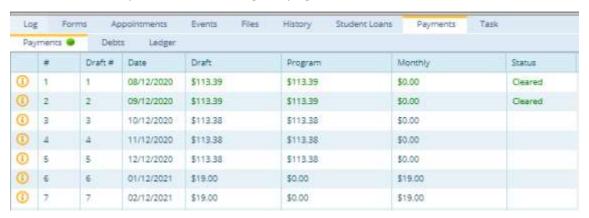
#### **SUBMISSIONS TRAINING MANUAL**

Version: September 2020

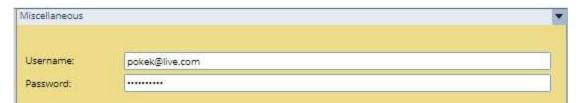
NOTE: everything that is **underlined** is explained into detail below.

## Before starting the submission:

→ Check out the payments under the *Payments* tab to make sure that 50% of the enrollment fee has already been processed and approved/cleared. There might be a few special cases where we will have to work probono or as soon as the first payment is approved. You have to carefully go over the file's notes under the *Log* tab to know if there are any notes from a manager saying to work on the file before 50% enrollment fee.

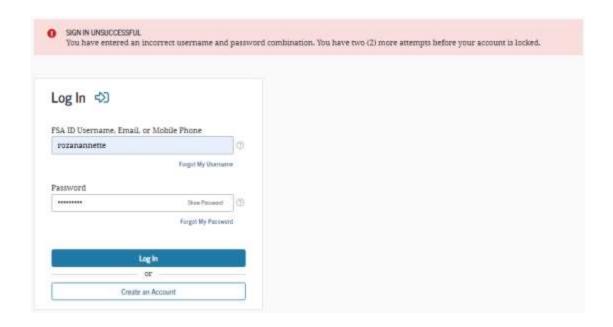


→ Open FSA to check on loans: the login username and password are under the 'Miscellaneous' tab.



The password will be showing only dots, like ••••••. To unlock it, place the mouse over the password section and you will see a picture of a lock , just click on it and you will see the password. MAKE SURE TO COPY-PASTE BOTH USERNAME AND PASSWORD ONTO THE WEBSITE TO MAKE SURE YOU ARE USING THE SAME EXACT INFORMATION. If the information doesn't work, then, DO NOT try more than twice, otherwise, you will lock the client's FSA account.

- o If the FSA is **NOT WORKING** or **LOCKED**, call the client and request their current login credentials:
  - If they don't know their current FSA login information, you may help them recover it by clicking on the 'Forgot My Password' option and then, follow the instructions to reset their password by answering some challenge questions or sending a 6-digit secure code to their registered email or phone number.
  - If they don't answer, leave them a VM (voicemail), send an email and text message. Make sure you leave a note on file and paste a screen capture of the email and text. Then, change the status to 'Processing Issue' if they have already paid 50% of their enrollment fee, otherwise, do not change the file status.



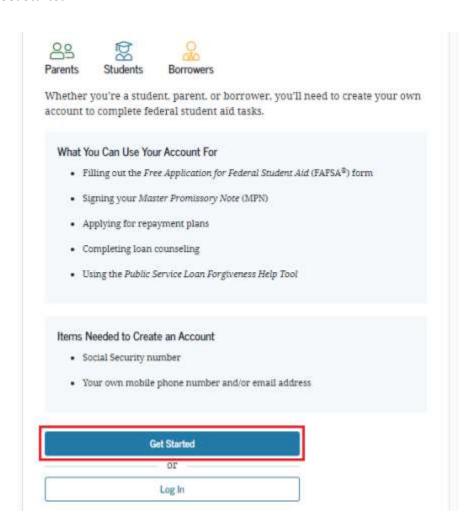
- o If the FSA information IS NOT ON FILE, go over the file's log and check if any student loans were imported into the client's file and read the QC note (the case manager might have forgotten to save the FSA information).
  - **IF YES**, ask the case manager to save it on file, try to log in to be sure it does work.
  - **IF NOT**, look for notes that say if this is an **FSA ID RECOVERY CASE**. Before you start an FSA ID recovery case, always try the options to recover and reset the client's FSA username and password individually.
    - → Before you open an FSA ID recovery case, the client must have sent in a copy/picture of a valid ID:
    - Driver's license.
    - DMV/MVA ID card.
    - DMV/MVA temporary driver's license (print out in paper form).
    - Social Security Card.
    - U.S. Passport.
    - Passport Card.
    - U.S. Green Card.
    - Birth Certificate along with a photo ID.
    - Native American Tribal ID.
    - Military ID (must have front and back).

If a valid form of ID is on file, you may proceed to start the FSA recovery process.

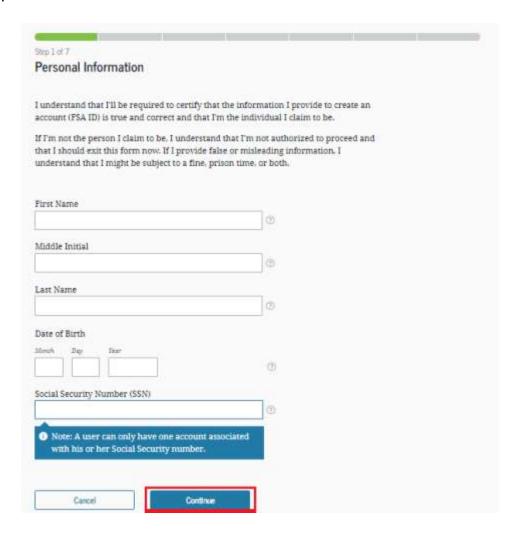
 Before actually starting to chat with an FSA representative, we have to make sure that we don't in fact have access to the clients FSA. First, try creating an FSA for the client. Go over to <a href="https://studentaid.gov/">https://studentaid.gov/</a> and click on *Create Account*.



Click on Get Started.



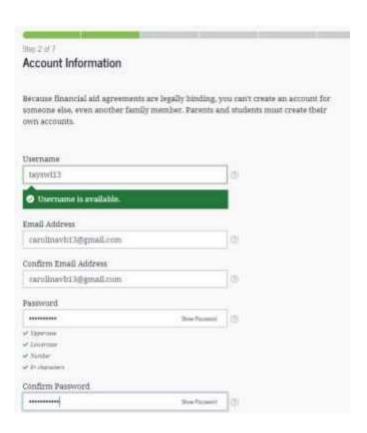
• Fill in the spaces with the client's information which you can get from their file and then click on *Continue*.



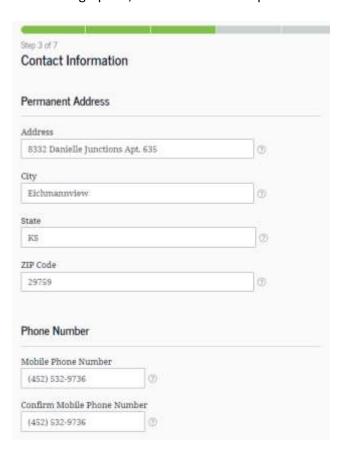
• If the client already has an existing account, a red message will appear at the top of the screen saying that there's an account pending.



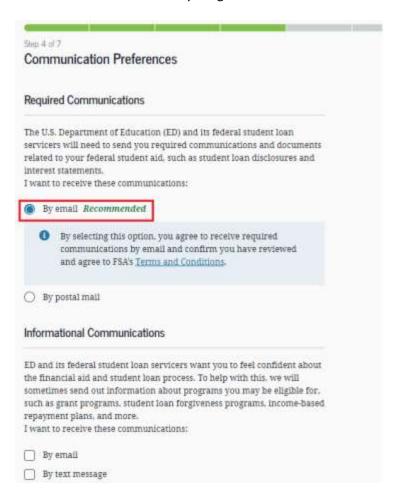
• If you are able to continue, it will now let you assign a username, password and to enter the email. For the email, since it has to be verified on the last step, you will head over to <a href="https://getnada.com/">https://getnada.com/</a> and use one of those.



After, it will ask for the client's demographics, such as address and phone number.



• Now, you will have to choose the clients communication preferences. We always choose by email. And on Informational Communications we don't select anything.



• Next it will ask to assign some challenge questions. We will **always** use the ones below. Only processing and QC know these questions and answers. **Do not** share with case managers.

## **Update Challenge Questions** Challenge questions and answers are used to retrieve your username or password if you forget them and to unlock your account. Note: Answers are not case sensitive. Challenge Question 1 Question What is the nickname of your youngest sibling? ~ Answer One Challenge Question 2 Question What was the name of the first person you kissex Answer HERE FIRST NO. Challenge Question 3 Question What is the name of your house of worship? Answer Three Challenge Question 4 Who was your favorite singer band in high schor Answer Four Hills forces (0)

**NOTE:** If you see any stars (\*) in the *Former Name* section on the CRM, it means that the challenge questions have been updated for that client.

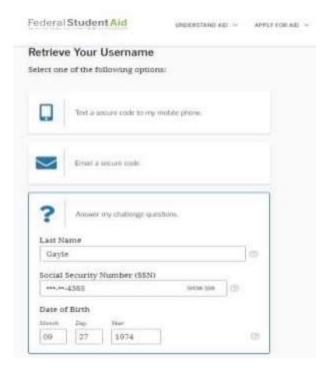
- Lastly, it will ask to verify the email address. It will send a 6-digit code to the *get nada* email you provided at the start. Type it in and then continue.
- Every time an FSA is created it goes through an identification verification process which can take 1-3 days in which we can't view the clients loan information until it's verified. Once it has been verified, take a look at the loan info, if anything is different from when it was sold, ask Laura if you should take care of informing the client or if it's something the case manager should handle.

2. If the client already had an existing FSA account, you will exhaust all options to recover the client's username and password. Visit the FSA website, click on the 'Forgot My Password' option and try using the client's email address, the first part of their email address, first and last name, and phone number as their possible FSA username. Then, enter their DOB and see if that works and you get any options to reset the FSA password.

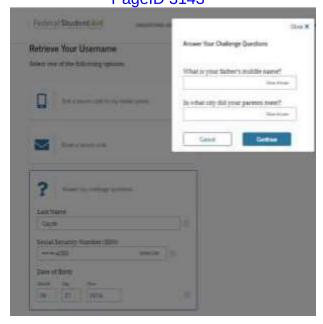
Page 10 of 55

Reset '	Your Password		FSA ID Username, Email, or Mobile Phone	
			pokek	0
Enter the	following information to look up your account:		FSA ID Username. Email. or Mobile Phone	
FSA ID U	sername. Email. or Mobile Phone		carlosrodrigues	0
pokeks	Slive,com	0	FSA ID Username, Email, or Mobile Phone	
-			7877093857	(0)
Date of B	Bergin Day		No.	
07	24 💮			

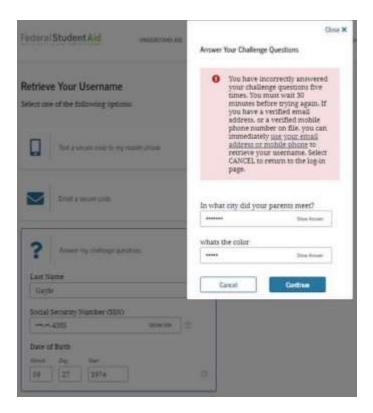
• If you have luck and any of those options work, you will get all of the following options or at least the option to answer the challenge questions.



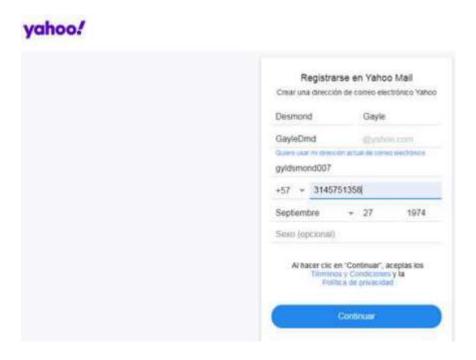
**3.** If the info is correct, 2 questions will pop up and you will attempt to answer them. If the question is, for example "What is your mother's maiden name?" the answer you would try is "mother". If it's "What city were you born in?" the answer you would try is "city", and so on.



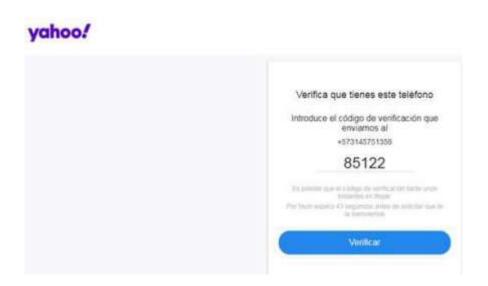
You will have 5 attempts to get them right. If they are incorrect, a red message will appear letting you know that the 5 attempts have been made and we have to wait 30 minutes to be able to try again.



**4.** After the incorrect challenge questions, we will proceed to create an email for the client which we will only use to take care of this recovery process. You are free to use any email platform (ex: gmail, yahoo, outlook, etc.).

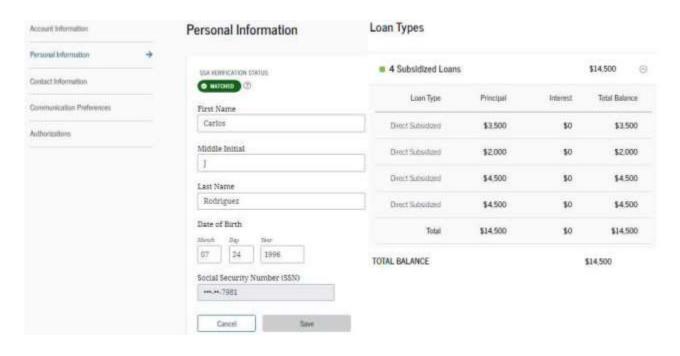


You will be asked to provide a phone number and then they will send a code for you to type in. (The number can vary, so in the moment be sure to ask your supervisor which number would be best to u



verificación a través del código enviado por correo electrónico.

- **5.** Once we have the email created and the valid ID, we can start to chat with an FSA representative.
- the FSA representative will ask us to enter the client's SSN and DOB, they will inform us if there's indeed a valid FSA ID account created for the client, they will ask us if we know the email address that was used to create that account, what we need FSA access for, if someone helped the client create this account, etc. Our final goal is to have the FSA representative give us the option to go through an FSA ID recovery process in order to restore access to their FSA ID account. They will ask us for an email address where they can send us all the instructions. **DO NOT** provide the client's real email instead, provide the email you had created. Then, be on the lookout for their message and follow their directions. This process usually takes between 1 to 5 business days to complete. You must check for new messages received from the FSA people at least once daily. When they complete the client's identification verification, you should receive two emails, one saying that the client's identity has been verified, and another one containing a 6-digit secure code for you to create a new FSA password. You might also be required to create a few challenge questions and answers. When you're done, save all the new information on file. Throughout this whole process, always make sure to leave detailed note and copy-paste screen captures of everything you do.
- If the FSA information is WORKING, then, make sure the name matches the one we have on file, check if the client has any <u>Defaulted</u> loans, check for <u>Plus</u> loans, check for <u>Consolidation</u> options.



- → Go all the way to the bottom of the notes (on the client's file) and slowly go back up checking for any notes that will tell you if there's anything special to do with the file (e.g.: specific servicers, leave Plus loans out, place client in Rehab instead of consolidating, etc.). Make sure to read the QC note carefully for any special notes, as well.
- → Make sure the Forbearance has been taken care of. The QC note must say "Forbearance Form Sent: Yes", unless the loans are in default or the client is already in forbearance, deferment or grace period.

```
QUALITY CONTROL COMPLETED & READY FOR SUBMISSION.
                         GENDER: FEMALE
               TAX FILING STATUS: HEAD OF HOUSEHOLD
                      MARITAL STATUS:
                                      SINGLE
                  FAMILY SIZE: 3: HERSELF, 2 KIDS
             GROSS INCOME: $ 2,100.00 MONTHLY EMPLOYED
FSA ACCT: USER: midalia.vasquez@yahoo.com PASS:sTUDENT12345(IT WORKS)
                         PROGRAM: REPAYE
                    PAST DUE / CURRENT: CURRENT
DEFAULT/GARNISHMENT/OFFSET/ TREASURY/DEFERMENT: NO/NO/NO/NO/NO
                            DISABLED: NO
              FORBEARANCE FORM SENT: NO, ALREADY IN FB
                       ATTENDING SCHOOL: NO
                    CONSOLIDATION OPTIONS: YES
                          PV MINUTE: 35:32
                   MISSING DOCS: LAST 2 PAYSTUBS
```

→ QC **MUST** be passed before working on a file, but you **may** work on a file that doesn't have Intro Call Completed.

## What can we do for the client?

#### → CONSOLIDATION OPTIONS.

• The only case where you <u>CAN'T</u> consolidate loans is when the only active loans (meaning there's an outstanding balance) are <u>1 Direct Consolidated Subsidized</u> and <u>1 Direct Consolidated Unsubsidized</u>.

Loans

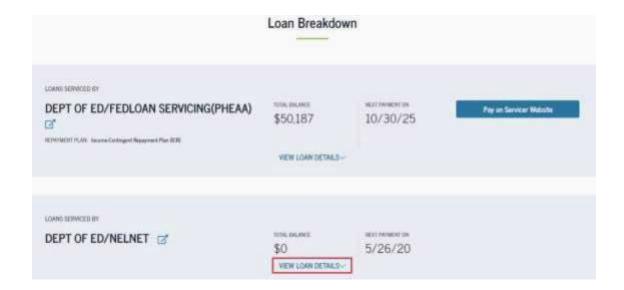
	Type of Loan	Loan Amount	Loan Date	Disbursed Amount	Canceled Amount	Outstanding Principal	Outstanding Interest
1	DIRECT CONSOLIDATED UNSUBSIDIZED	\$4,278	10/14/2016	\$4,278	50	\$4,444	5100
2	DIRECT CONSOLIDATED SUBSIDIZED	\$3,449	10/14/2016	\$3,449	50	\$3,583	\$81
1	FEDERAL PERKINS	\$1,575	09/23/2009	\$1,575	\$0	50	50
4	DIRECT STAFFORD SUBSIDIZED	\$5,500	08/06/2009	\$5,500	50	50	50
3	FEDERAL PERKINS	\$4,500	09/24/2008	\$4,500	\$0	50	50
Total	DIRECT CONSOLIDATED UNSUBSIDIZED					\$4,444	\$100
Total	DIRECT CONSOLIDATED SUBSIDIZED					\$3,583	\$81
Total	FEDERAL PERKINS					\$0	\$0
Total DIRECT STAFFORD SUBSIDIZED						\$0	\$0
Total A	All Loans					\$8,027	\$181

If there are Plus Loans, then, go back to the file, check under 'Program Quote' and make sure the client was
quoted on the right plan. Parent Plus Loans can only be on: Income Contingent, Standard and Graduated
(sometimes under the other IDR plans, notes under Plus Loans).

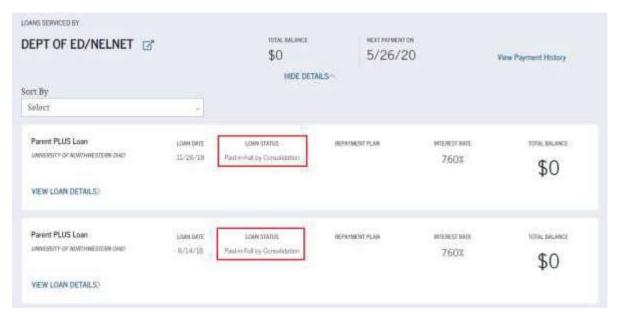
## Loan Types



Even if the balance is \$0, the loan(s) might still be active on a consolidated loan. To find this out, you must head to *Loan Breakdown* and click on *View Loan Details*.



On *Loan Status* if it says *Paid in Full by Consolidation*, then the loan is still active and only qualifies for *ICR*, *Standard* or *Graduated*.



o If there is only 1 loan and it's an **FFEL** type of loan, then there **ARE** consolidation options.

#### Loans

	Please click on numbers in first column to see details including point of contact.										
	Type of Loan	Loan Amount	Loan Date	Disbursed Amount	Canceled Amount	Outstanding Principal	Outstanding Interest				
0	FFEL CONSOLIDATED	\$34,589	08/25/2006	\$34,589	\$0	\$40,457	\$143				
	FFEL STAFFORD UNSUBSIDIZED	\$8,023	08/30/2005	34,012	54,011	50	50				
	FFEL STAFFORD SUBSIDIZED	\$2,477	08/30/2005	\$1,239	\$1,238	\$0	\$0				
0	FFEL STAFFORD UNSUBSIDIZED	\$200	06/23/2005	\$200	\$0	\$0	\$0				
E	FFEL STAFFORD SUBSIDIZED	\$650	06/23/2005	\$650	50	\$0	\$0				
5	FFEL STAFFORD UNSUBSIDIZED	\$5,000	09/15/2004	\$5,000	50	90	\$0				
17	FFEL STAFFORD SUBSIDIZED	\$5,500	09/15/2004	\$5,500	\$0	\$0	\$0				
	FFEL STAFFORD SUBSIDIZED	\$1,650	10/18/2000	50	\$1,650	50	\$0				
9	FFEL STAFFORD UNSUBSIDIZED	\$3,700	08/25/2000	\$3,700	50	50	50				
10	FFEL STAFFORD SUBSIDIZED	\$150	08/25/2000	\$150	50	\$0	50				
11	FFEL STAFFORD SUBSIDIZED	\$5,500	09/07/1999	\$5,500	\$0	\$0	\$0				
12	FFEL STAFFORD UNSUBSIDIZED	\$3,424	10/22/1998	\$913	\$2,511	50	\$0				
12	FFEL STAFFORD SUBSIDIZED	\$2,587	09/04/1998	50	\$2,587	\$0	\$0				
14	FFEL STAFFORD UNSUBSIDIZED	\$2,587	09/04/1998	\$2,587	50	50	50				

 If there are consolidation options and there are loans in **Default** (but the client is not in an Administrative Wage Garnishment status), then do a consolidation normally (unless the client rather goes through Rehab process).

#### Loans

	Please click on numbers in first column to see details including point of contact.									
	Type of Loan		Loan Date	Disbursed Amount	Canceled Amount	Outstanding Principal	Outstanding Interest			
	FFEL STAFFORD UNSUBSIDIZED	\$5,500	01/10/2008	\$5,500	\$0	\$7,954	\$2,078			
8	FFEL STAFFORD SUBSIDIZED 1	\$5,000	01/10/2008	\$5,000	\$0	\$6,816	\$1,780			
2	FFEL STAFFORD UNSUBSIDIZED	\$960	05/24/2007	\$960	50	51,444	\$377			
	FFEL STAFFORD SUBSIDIZED	\$1,900	05/24/2007	\$1,900	50	\$2,589	5676			
0	FFEL STAFFORD SUBSIDIZED *	\$3,600	01/16/2007	\$3,600	50	\$4,908	\$1,282			
0	FFEL STAFFORD UNSUBSIDIZED	\$4,046	01/16/2007	\$4,040	50	\$6,216	\$1,623			
7	FFEL STAFFORD UNSUBSIDIZED	\$5,000	02/01/2006	\$5,000	\$0	\$6,594	\$605			
	FFEL STAFFORD SUBSIDIZED 1	\$5,500	01/17/2008	\$5,500	50	\$6,230	\$571			
1	FFEL STAFFORD UNSUBSIDIZED *	\$1,200	11/29/2004	51,200	50	\$1,641	\$150			
10	FFEL STAFFORD UNSUBSIDIZED	\$2,800	11/15/2004	\$2,800	\$0	\$3,830	\$351			
11	FFEL STAFFORD UNSUBSIDIZED	\$1,961	10/06/2004	\$0	\$1,961	50	50			
12	FFEL STAFFORD SUBSIDIZED 1	\$3,500	10/06/2004	\$3,500	50	\$3,964	\$364			
13	FFEL STAFFORD SUBSIDIZED 1	\$875	12/31/2003	\$875	50	\$991	591			
E23	FFEL STAFFORD SUBSIDIZED #	\$2,625	12/17/2003	\$2,625	30	\$2,973	\$273			

#### → WHEN THERE ARE NO CONSOLIDATION OPTIONS:

o If the loans are in Default, then make sure we offered **Rehab** to the client, and go ahead and start the Rehab enrollment process.

	Type of Loan		Loan Date	Disbursed Amount	Canceled Amount	Outstanding Principal	Outstanding Interest
9	DIRECT CONSOLIDATED UNSUBSIDIZED	524.995	12/11/2015	\$24,995	30	524,995	53,298
1	DIRECT CONSOLIDATED SUBSIDIZED	537,760	12/11/2015	537,780	50	\$37,700	52,856
1	FFEL CONSOLIDATED	510,092	09/12/2007	\$18.092	50	50	30
0	FFEL CONSOLIDATED	\$11,209	09/12/2007	511,209	50	50	50
8	FFEL STAFFORD SUBSIDIZED	52,346	08/23/2003	\$2,346	50	50	30
0	FFEL STAFFORD SUBSIDIZED	54,250	16/11/2002	\$3.594	5656	\$0	50
ZI .	FFEL STAFFORD SUBSIDIZED	55.500	08/09/2001	\$5,500	50	50	50
	FFEL STAFFORD UNSUBSIDIZED	54,000	09/19/2000	\$4,000	50	50	50
2	FFEL STAFFORD SUBSIDIZED	\$2.625	09/05/2000	32,625	50	\$8	50
10	FFEL STAFFORD UNSUBSIDIZED	54.000	09/07/1999	54,000	50	50	50
ш	FFEL STAFFORD SUBSIDIZED	\$2,625	08/10/1999	\$2,625	50	50	50

o If the client is not on an IDRP (Income-Driven Repayment Plan), then we can send a new application to put them into one.

Amounts and Dates									
Loan Amount	Outstanding Principal Balance	Outstanding Principal Balance As of Date	Outstanding Interest Balance	Outstanding Interest Balance As of Date	Interest Rate Type	Interest Rate	Canceled Amount	Canceled Date	
\$40,256	\$41,022	06/19/2017	\$2,092	06/19/2017	FIXED	6.75%	\$0	N/A	
Most Recent Pay. Eff. Date	N/A	Cumulative Payment Amount	so	Repayment Plan Type	STANDARD REPAYMENT		PSLF Cumulative Matched Months	0	

If the client is already on an IDRP, then we need to check how much they are paying and see if we can offer
a recalculation on the same plan to reduce their monthly payments. To find this out, we must either log
into the client's account on the lender's website (you can create an account - if already created, then ask
client for the credentials) or call the lender and ask for status and details of loans (Forbearance call).

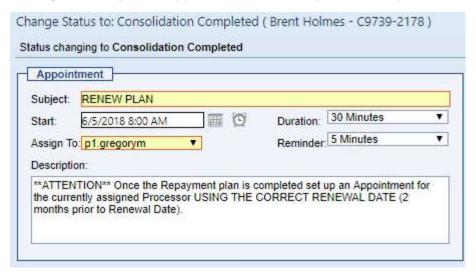
Loan Amount	Outstanding Principal Balance	Outstanding Principal Balance As of Date	Outstanding interest Balance	Outstanding Interest Balance As of Date	Interest Rate Type	Interest Rate	Canceled Amount	Canceled Date
\$24,539	\$24,659	06/10/2017	\$936	06/10/2017	FIXED	6.88%	50	N/A
Most Recent Pay. Eff. Date	06/09/2017	Cumulative Payment Amount	5674	Repayment Plan Type	PAY AS YOU EARN REPAYMENT		PSLF Cumulative Matched Months	0

- o If the monthly payments on that same plan is the same or higher (according to what we offered the client), we need to see if we can change them to a more economic plan (switch of IDRP).
- o If the client is already on a \$0 plan, we have to gather the details such as effective and renewal date to put them on file. We then wait until the client has paid the full enrollment fee to confirm their program. If the renewal is within the next 6 months, then we must call the lenders to check on the status of the loans, make sure to ask for the plan's expiration date, write the note and then, change the status to *Consolidation Completed*.

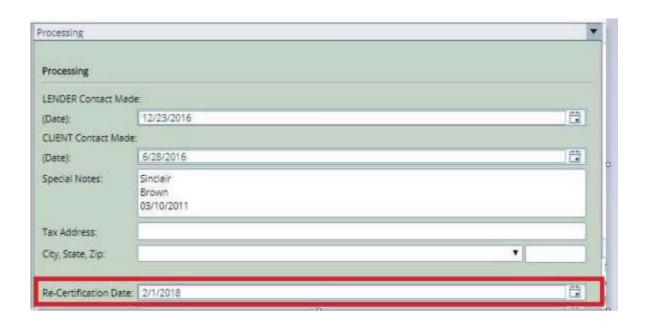
**NOTE:** when changing a status to *Consolidation Completed*, you must make sure that there's someone assigned to a *Re-Certification agent* before changing the status, that way, when the automatic appointment for renewal is created, it's under the right person.



When creating the automatic appointment, make sure put it for 3 months before the plan's expiration date. If the recertification agent already has an appointment for that day and time, try other times.



To finish, always make sure to put the <u>actual plan expiration date</u> under the *Processing tab > Recertification Date*.



PageID 3152

- o If the renewal is too far away, then check what else we can offer the client in the meantime, for instance:
  - PSLF (Public Service Loan Forgiveness).
  - TPD (Total & Permanent Disability Discharge).
  - BDTR (Borrower Defense to Loan Repayment).

#### → PLUS LOANS.

If they quoted the client on another plan besides ICRP, Standard or Graduated, then check the notes (also check under 'Special Notes') to see if the client requested to leave the Plus Parent Loans out (this can only be done if the Plus Parent Loans are active by themselves - if they have already been consolidated, then we CAN'T leave them out and can only apply for the plans named above).

If there are no notes regarding that, then we need to find out why QC was passed and get the case manager to re-quote the client on the right plan.

In the event that on FSA shows a Plus Loan but it says 'Graduate' instead of 'Parent', then we can put the client in any plan.

#### → PUBLIC SERVICE LOAN FORGIVENESS (PSLF).

If there are consolidation options, then you must first consolidate the loans with Fedloan and once the IDR is approved, submit the PSLF form dated **after** the IDR approval date. Otherwise they will deny it.

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EXAMPLE: This clients IDR was approved on (11-26-2019) and the PSLF is dated (11-28-2019).





We recalculated your monthly payment for your Revised Pay As You Earn (REPAYE) plan. We used your income documentation and family size to determine your monthly payment of \$76.12 which is first due on 12/26/2019.

Your new monthly payment amount is effective for all payments due between 12/26/2019 and 12/01/2020. You are still responsible for any payments due before 12/26/2019. About 3 months prior to 12/01/2020, we will send you notification letting you know that you are due to recertify (complete a new application and provide updated income documentation). If you do not recertify, any outstanding interest will likely be capitalized and your payment amount may increase.

# By signing, I certify (1) that the information in Section 3 is true, complete, and correct to the best of my knowledge and belief, (2) that I am an authorized official (see Section 6) of the organization named in Section 3, and (3) that the borrower named in Section 1 is or was an employee of the organization named in Section 3. Note: If any of the information is crossed out or altered in Section 3, you must initial those changes. Official's Name Official's Phone Official's Title Date 11-28-2019

If there are no consolidation options, the client is Public Service but the loans are not with FedLoan, first make sure that the client is in **Forbearance** with the current lender. Then, we need to fax the **PSLF form** to FedLoan and apply for an IDRP if they aren't on one already.

Once the PSLF form and IDR app is faxed, change the status to 'Verification with Servicer'. Around a week later, be sure to call to make sure that they were received. Then, try creating an online account with FedLoan to check as well or you can also find out with a lender call (last resort).

#### → BORROWER DEFENSE TO LOAN REPAYMENT (BDTR).

If the client wants to apply for loan discharge and they have not paid at least 50% of their enrollment fee, we will send them an email requesting the BDTR documents. Once they have paid 50%, we can either send the application their behalf or we can send the link to the dient so they can do it on their own and ask them to let us know once the application has been filled out and submitted, so we can change the status to 'Verification with Servicer' and start monitoring the application every 3 months, this process can take even more than 2 years. Be sure to also check the QC notes to see which loans are for the BDTR.

#### → IF NOTHING TO DO FOR THE CLIENT BESIDES RENEWAL.

Remember that we have to gather the details of the program by checking on the lenders website or calling them personally. Leave them on file, and once the client has paid the full enrollment fee, give them a call to confirm their program.

## **Payments**

To be able to work on a file, the client has to have paid 50% of their enrollment fee. If the client is on Collections (screen background all red), ask Laura before working on it.

#### **Defaulted Loans**

If the client has defaulted loans, there are 2 way we can work on those loans:

- → **REHAB:** if the client has **no consolidation options**, or if they do but they rather go through Rehab instead of only consolidating, or if they are being **garnished on their wages**.
- → **CONSOLIDATION:** if there are consolidation options and the client doesn't want to go through Rehab (as long as the client **isn't** being garnished).

#### **Forbearance**

All clients **MUST** be sent a Forbearance Form to fill out and fax to their lender(s). If you check the QC notes, it should say "Forbearance Form Sent: Yes" - this means it's up to the client to place their student loans in Forbearance and we just work on sending their applications. You can check if the client is currently in Forbearance by checking the FSA (log in, then, click on one of the loans -make sure they're active- then, where it says "Status Description", the first line will tell you the recent status of the loan (e.g. In Repayment, Forbearance, Deferred, etc.).

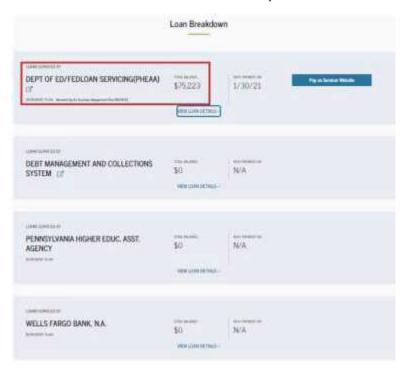


FSA isn't always accurate - a lot of times, the loans aren't updated, so the status showing may be un-accurate. Thus, the second option to check the forbearance status is by trying to create an online account on the lender's website.

Now, if FSA doesn't say that the client is in Forbearance and you can't create the online account, then don't worry about it and continue with the submission process. As mentioned before, it's up to the client to place themselves in Forbearance, but if you can create the online account, then go ahead and place the client in Forbearance if needed.

To find out who is/are the client's current lender(s), you have the following options:

• **Check FSA:** once you see the loans, click on *Loan Details* and under *Loan Breakdown* you will see all the servicers the client has ever had. Be sure to check that it actually has a balance.



Check the Debts tab on LeadTrac: on the client's file, go to the "Student Loans" tab, and all of the loans that say "Consolidate" under "Neg. Status" are going to show you what lender(s) the client currently has (don't pay attention to the ones that say "Do Not Consolidate").



#### **Family Size**

For a **SINGLE** client, if the family size is **5 or more**, or a **MARRIED** client, if the family size is **7 or more**, the QC notes should tell you who is included in the family size and we need to have a **Letter of Explanation** from the client listing the names of the people in relation to their family size and how the client supports them.

#### **Proof of Income (POI)**

There's different proof of income documents that the client can provide, such as paycheck stubs, letters of explanation (LOE), tax return forms (1040 Form, always the first and second page) and Benefits Letter for Social Security, pension/retirement or unemployment.

Social Security sometimes is taxable, sometimes it isn't, it all depends if the client claims it on the ir taxes or not, but if on the file we have the client as \$0 income or less than \$1,000, then send it like that, no need to send the letter. Another income that is not taxable is Child Support.

**IMPORTANT:** once you have the client's POI, you must make sure that the income matches what we have on file. For that, you must do <u>The Math</u> (see below).

#### The Math

When we're going to calculate a quote for a client based on their pay check stubs, we must choose which we are using and go from there. If a client gets paid weekly and we have 4 paycheck stubs, we must pick the 2 lowest ones making sure they're consecutive. If the client gets paid bi-weekly or bi-monthly, then we may use only one. The math goes as follows:

- o Monthly x 12
- Semi-Monthly x 24
- o Bi-Weekly x 26

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 Weekly x 52 (if you have 2 weekly paycheck stubs, then you add them, divide the result by 2 and that will give you the average weekly and that's what you multiply by 52 and that's going to give you the annual income).

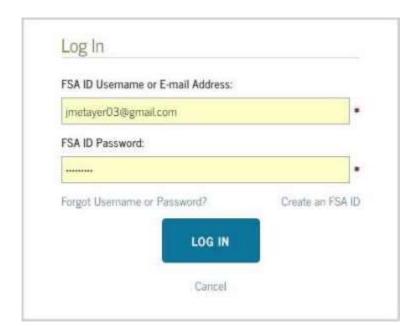
The annual income you calculated must match the annual income there is on file. If it doesn't, then you **MUST** update it and <u>"calculate/capture quote"</u> to see if the quoted monthly payment we gave the client is the same or higher.



#### **Doing a Consolidation**

**NOTE:** if a client is single and **NOT** under Default status, then you **CAN'T** do the consolidation until they send their proof of income (POI). If the single client **IS** under Default status and hasn't sent the POI, then do the consolidation and try to link the taxes. If you can't link the taxes, just cancel the consolidation process and wait until you receive the POI but make sure to **put on the notes that you tried to link the taxes**. For married clients, you can send the consolidation whether you have the POI or not since they will always have to provide pay stubs as proof of income, as opposed to single clients, they have the option to provide pay stubs or tax returns (1040's), we NEVER link taxes for married client UNLESS they filed taxes as Single or Head of Household.

• Log in to <a href="https://studentaid.gov/">https://studentaid.gov/</a> with the same login information for FSA.



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- If the first page you see is "Account Settings", then you're only going to pay attention to two sections:
  - Communication: in Correspondence, if none of the 2 options are selected, then pick the first one which is to receive correspondence by email. If client has already selected to receive correspondence by mail, then leave it as is.

#### Communication

#### Correspondence

 I want to receive my correspondence from the U.S. Department of Education and my federal loan and/or TEACH Grant servicer(s) by e-mail. (Recommended)

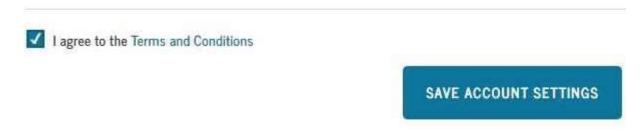
If you choose to receive correspondence by e-mail, all notifications will be delivered to your e-mail address with instructions explaining how to retrieve the correspondence.

- I want to receive my correspondence from the U.S. Department of Education and my federal loan and/or TEACH Grant servicer(s) by postal mail.
  - o **Email address:** make sure the email address there matches the one we have on file, otherwise, make sure to edit and change it. If there's no email set up, then use the one on file.

Filed 02/28/25



Once you've taken care of those two sections, then at the bottom, check the box where it says "I agree to the Terms and Conditions" and click on "Save Account Settings".



• At the bottom of the website, under Manage Loans you will click on Consolidate My Loans (if you're going to consolidate).

UNDERSTAND AID How Financial Aid Works Types of Aid Financial Aid Eligibility Estimate Your Aid Complete Financial Awareness Counseling	APPLY FOR AID  Complete the FAFSA® Form  Apply for a Grad PLUS Loan  Apply for a Parent PLUS Loan	COMPLETE AID PROCESS How Aid is Calcutated Companing School Aid Offers Accepting Financial Aid Fesceiving Financial Aid Complete Annual Student Lisan Acknowledgement	MANAGE LOANS About Loan Repayment Complete Exit Counseling Make a Payment Consolidate My Loans Apply for Income-Driven Repayment	MORE INFO Announcements & Events Articles Data Center Resources Teacher Cancellation Low Income (TCLI) Directory
		Complete a Master Promissory Note Complete Entrance Counseling	Qualify for Loan Forgiveness Delinquency and Default	
		Complete TEACH Grant Counseling and Agreement to Serve		

• Then, click on Start.



OMB No. 1845-0053 • Form Approved

- On the next page, you will:
  - See the client's active student loans and lenders:



**IMPORTANT:** if there's a **Perkins Loan**, make sure you **check-mark** the loan so it can be included in the consolidation.

→ **NOTE:** There may be times where no loans will display and this is because the name on the FSA account is not the same as the name the loans are under. In this case, you will ask Laura how to handle this.

Under Processing Delay, always select "Do not delay processing".

## If you choose to consolidate at least one loan that is in a grace period, you can request that your servicer delay processing. If you would like your servicer to delay processing your consolidation application, indicate the length of time you would like to delay processing by choosing from the dropdown box at the right. More information □ Your servicer will begin processing your application upon receipt.

• Under Servicer Selection choose "No".



Under Federal Loan Servicer choose a different lender than the one the clients already with.

Since you are consolidating for the purpose of Public Service Loan

Forgiveness (PSLF), the Federal Loan Servicer you select will send you information on the steps you should follow to be considered for PSLF.

Federal Loan Servicers

- Select -

**NOTE:** make sure you know which would be the right lender for the client. Below, see which lender works for the different situations:

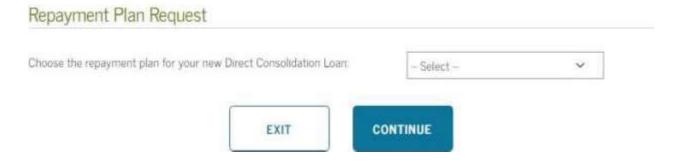
- **NELNET:** for all the clients that will apply for Disability Discharge.
- **FEDLOAN:** for all the clients that are on Public Service.
- On the next page, type in the client's Annual Adjusted Gross Income. Make sure the State of Residence is the same as the one on the file. Select the Tax Filing Status (if the client files Married Filing Jointly or Separately, always choose Head of Household) and lastly, put the family size as you see on file (including the client).



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Pick the correct repayment plan for the client, then hit CONTINUE. If a client wants to be on a Standard/Graduated plan, you won't need to submit POI, but if their loans are in Default, then you can't place the client on a Standard/Graduated plan right away. You must first apply for an IDR plan, and once the enrollment process is complete, then you call to switch to Standard/Graduated.



#### **Repayment Plans**

#### **Income-Driven Repayment Plans (IDRP)**

#### • Revised Pay As Your Earn (REPAYE)

All Direct Loan, Stafford, and Graduate PLUS borrowers are eligible for REPAYE, regardless of when the money was borrowed. Other types of student loans that are consolidated into Direct Loans can also qualify. However, Parent PLUS loans, or consolidated loans that include Parent PLUS loans, are not eligible. Private loans and defaulted loans are ineligible as well.

#### Pay As You Earn (PAYE)

PAYE requires that borrowers and their loans pass strict eligibility requirements, such as:

- o The payment that the client would owe under PAYE must be less than the payment they would make if they were on the 10-year Standard Repayment Plan (partial hardship).
- o The client must be a new borrower as of October 1, 2007. The loans are not eligible if the client had an outstanding balance on a Direct Loan before October 1,2007.
- The client must have received a Direct Loan disbursement on or after October 1, 2011.

 Qualifying loans include Direct Subsidized and Unsubsidized Loans, Graduate PLUS Loans (but not Parent PLUS Loans) and consolidation loans made after October 1, 2011, as long as the consolidation loans do not

**Document 151-11** 

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#### Income-Based Repayment (IBR)

To qualify, the client's monthly payments under the IBR plan can't equal or exceed what their payments would be under the 10-year Standard Repayment Plan. Federal student loans **ELIGIBLE** for IBR include Direct Subsidized and Unsubsidized Loans, Direct Graduate PLUS Loans, FFEL Consolidation Loans and Direct Consolidation Loans. Federal student loans **NOT ELIGIBLE** for IBR include Parent PLUS Loans, any other type of federal loan made to parents and Direct Consolidation Loans that repaid loans made to parents.

#### Income-Contingent Repayment (ICR)

ICR is not subject to the partial financial hardship requirement, making it easier to qualify for in this regard. This program is available for Direct Loans (both subsidized and unsubsidized), Direct Consolidation Loans and Direct PLUS Loans (loans made to parents **ARE** eligible if they are consolidated first). In addition, the following loans are eligible for ICR if the borrower first consolidates them into a Direct Consolidation Loan: Federal Stafford Loans (both subsidized and unsubsidized), FFEL PLUS Loans, FFEL Consolidation Loans and Federal Perkins Loans.

#### **Non-Income-Driven Repayment Plans**

All clients qualify for these plans and proof of income IS NOT NEEDED.

include Direct or FFEL Loans made before October 1, 2007.

- Standard.
- Graduated.

#### Disqualification reasons:

- Previously consolidated loans originating prior to 10/1/2007 or loans originating prior to 10/1/2007 (this means that the client doesn't qualify for PAYE, but does qualify for REPAYE).
- If one of the disqualification reasons for a plan is 'Not under partial hardship', then the client CANNOT be on that plan.

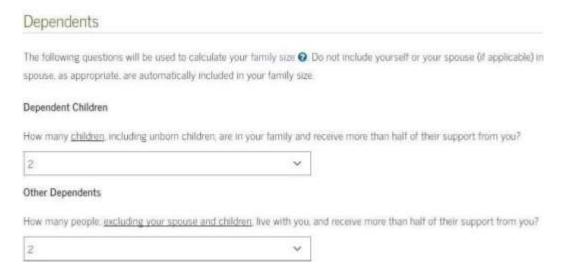
On the next page you will answer about Public Service (again), split the Family Size and choose the Marital Status.

Public Service:

Employment Information	
Do you work for a non-profit or government organization?	
O No	

Here you have to split the family size, NOT counting the client. For example, if a client has a family size of 4, you need to split the other 3 between Dependent Children and Other Dependents. The QC note MUST tell you who the family members are, so you can lead yourself by that when splitting the family size between Dependent Children and Other Dependents.

IF THE CLIENT PROVIDES THE 1040'S, THEN YOU WILL BE ABLE TO SEE EXACTLY WHO THE DEPENDENT CHILDREN ARE AND YOU WILL **HAVE** TO GO BY THAT.



- Now, choose the marital status if the client is **single**, just pick *Single* and then, hit *CONTINUE*, but if the client is **married**, then it would ask you one more question to which you will **ALWAYS** answer *No*.
  - o For **single**:



o For married:

Ma	rital Status
Wha	t is your marital status?
•	Married
0	Single
If pla	iced on the ICR plan, do you want to repay your Direct Loans jointly with your spouse?
0	Yes
0	No

Linking the taxes: you may try to link taxes if the client sends the 1040's as POI and the filing status is Single or Head of Household, or if the client is Single, in Default and hasn't sent the POI. If the client files Married Jointly/Separate, then you can't link the taxes.

#### If linking taxes:

#### Access IRS Tax Return Information

You are required to supply income information to determine your eligibility and calculate your monthly payment amount under an income driven repayment plan. The IRS Data Retrieval Tool allows you to transfer your IRS tax return information directly into your application, eliminating the need to provide additional supporting documentation about your income. On the IRS Web site, enter the requested information to transfer your IRS tax return information. You will be able to return to StudentLoans.gov from the IRS Web site

Note: Your StudentLoans gov session will time out after 30 minutes. If you do not return from the IRS Web site within that time, this request will be cancelled and you will have to start your electronic request from the beginning.

Click on Link to IRS below to navigate to the IRS.

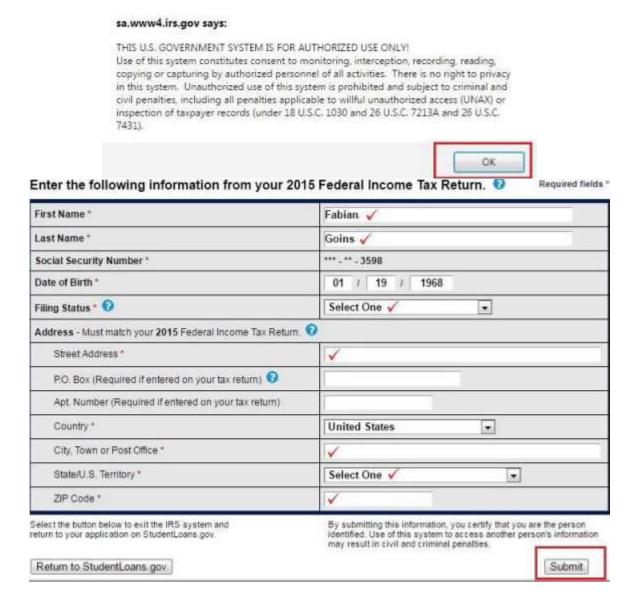




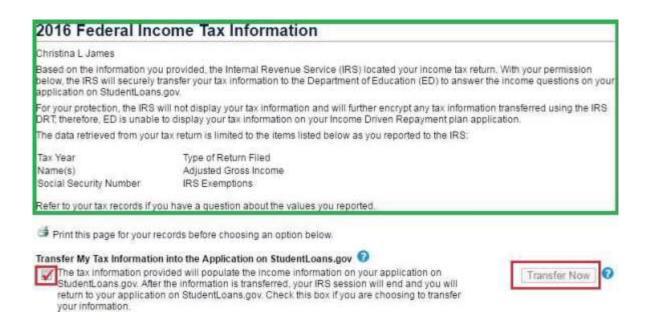
You are now leaving StudentLoans.gov.

Click Link to IRS below to be transferred to the IRS Web site. Enter the requested information to transfer your IRS tax return information. You will be able to return to StudentLoans.gov from the IRS Web site.

You will not be able to complete the request electronically without first visiting the IRS. EXIT **LINK TO IRS** 



**NOTE:** make sure that the information matches exactly what it says on the 1040's. If you don't have 1040's, then you have to work with what you have on file, and if after three attempts it still doesn't work, then you won't be able to link taxes.



**NOTE:** if you're able to link the taxes, the image above would be your next page - copy what's on the green square and paste it on the file as a note. Then, check the square (on red) and click on *Transfer Now*.

#### If NOT linking taxes:

#### Access IRS Tax Return Information

You are required to supply income information to determine your eligibility and calculate your monthly payment amount under an income driven repayment plan. The IRS Data Retrieval Tool allows you to transfer your IRS tax return information directly into your application, eliminating the need to provide additional supporting documentation about your income. On the IRS Web site, enter the requested information to transfer your IRS tax return information. You will be able to return to StudentLoans.gov from the IRS Web site.

Note: Your StudentLoans.gov session will time out after 30 minutes. If you do not return from the IRS Web site within that time, this request will be cancelled and you will have to start your electronic request from the beginning.

Click on Link to IRS below to navigate to the IRS.





You are now leaving StudentLoans.gov.

Click Link to IRS below to be transferred to the IRS Web site. Enter the requested information to transfer your IRS tax return information. You will be able to return to StudentLoans.gov from the IRS Web site.

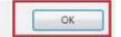
You will not be able to complete the request electronically without first visiting the IRS



#### sa.www4.irs.gov says:

THIS U.S. GOVERNMENT SYSTEM IS FOR AUTHORIZED USE ONLY!

Use of this system constitutes consent to monitoring, interception, recording, reading, copying or capturing by authorized personnel of all activities. There is no right to privacy in this system. Unauthorized use of this system is prohibited and subject to criminal and civil penalties, including all penalties applicable to willful unauthorized access (UNAX) or inspection of taxpayer records (under 18 U.S.C. 1030 and 26 U.S.C. 7213A and 26 U.S.C. 7431).



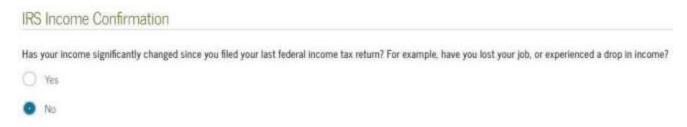




Now, state what type of proof of income you're using. When the client's marital status is married, you will get
3 questions (before the income questions) that you won't get for a single client, they all should be answered
as "No".



If we link/use the taxes, the following question should be answered "No".



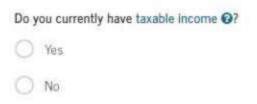
If not linking/using taxes, you will get a different question which it should always be answered "Yes".

Did	you file a federal income tax return for either of the two most recently completed tax years?
	Yes
0	No

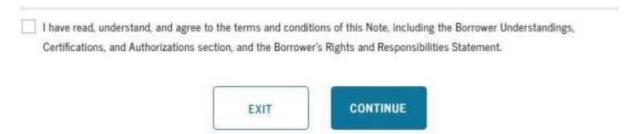
• The next question should be answered depending if you're faxing 1040's (if for some reason you couldn't link taxes) or if you're faxing paycheck stubs as proof of income.

Has your income significantly changed since you filed your last federal income tax return? For example, have you lost your job, or experienced a drop in income? Yes IF YOU'RE GOING TO PROVIDE PAY STUBS No IF YOU'RE GOING TO PROVIDE 1040'S

If you answer "Yes" to the last question, you will get this next question which has to be answered according to whether the client has income or not.



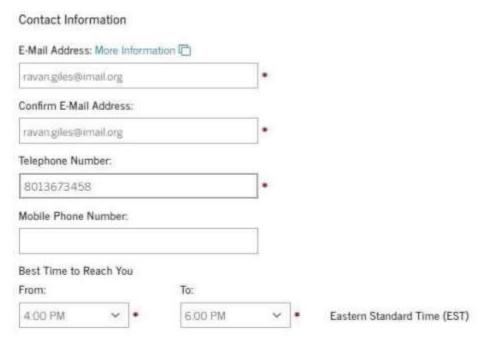
• On the next page, you just need to scroll all the way to the bottom and check on the box to agree to terms and continue.



• On the next page, you will start working from Permanent Address down. Make sure the address matches the one on file - if it doesn't, then change it (to the same address we have on file), and if it does, then check the box stating that's the current address.



• Under *Contact Information*, make sure the email address matches the one on file and copy-paste it on the second box. Then, check that the phone number is the same on file, as well (you don't need to provide a mobile number), and lastly, choose a time to be called - you can pick the times yourself just make sure you're always setting different time windows and that they make sense.



Under Employer's Information, <u>always</u> check I am not employed.

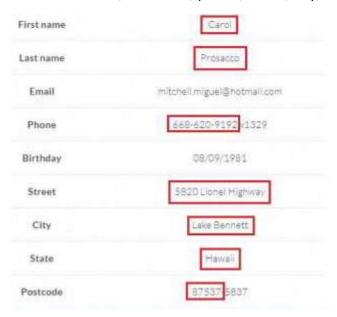


• Under *Reference Information*, we need 2 references for the client. A lot of them already have some pre-saved references, so you just need to click and pick one on both reference 1 and 2.

f you have previously completed information for the reference:	- Select -	~
--	------------	---

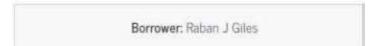
If there are no pre-saved references, we will create them ourselves – you can head to spoofbox.com. On the upper right there is a tab that says *Tools* and you will click on *Fake Data*. Then, be sure to check that the language is English and click *create*.

You are going to need: first name, last name, phone, street, city, state and postcode.



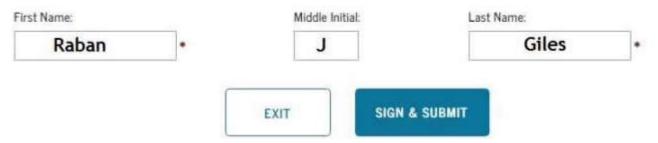
• The next page will show you a summary of what you did throughout the consolidation. At the bottom of the page, you will need to check on the box to *Certify and Sign*, and then, write the first and last name **EXACTLY** how it shows on top of the page.

#### Top of the page:



#### **Certify & Sign and Signature at the bottom:**

# Certify & Sign I have reviewed the information about me on the Federal Direct Consolidation Loan Application and Promissory Note and acknowledge that it is true and correct. I have read, understand, and agree to the terms and conditions of this Note, including the Borrower Understandings, Certifications, and Authorizations section and the Borrower's Rights and Responsibilities Statement. I UNDERSTAND THIS IS A LOAN THAT I MUST REPAY.



• On the last page, at the bottom, you will have your confirmation and PDF file with paper application (if applicable). Copy what's in the green square below and paste it on the file along with the reference number.





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• For the **reference number**, go to *Documents* (see previous notes on how to get there). You are going to filter by *Loan Consolidation Application* and click on the most recent one which is the one you just sent. Under there you will find the reference number.



**NOTE:** if you linked the taxes or if the client has \$0 income, then you **SHOULD NOT** get a PDF file at the end. If you do, then you did something wrong and you need to cancel the application and start over (on the next step you will see how to cancel a consolidation). If you don't cancel the application right away, it will go out to the US Department of Education (DOE) after 24 hours.

On top of the page, click where it says "(name of client)".



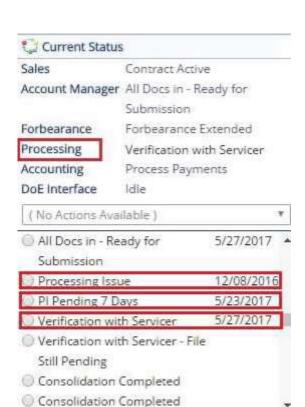
• On Documents, select "Loan Consolidation Application" and click on the one you just completed.



Lastly, just click on the "Cancel Application" button.



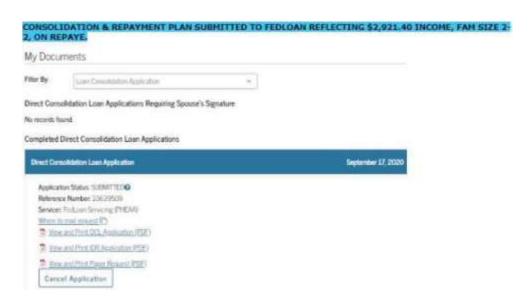
- Next, fax your paper app along with POI (if applicable).
- Once that application is faxed, upload the Repayment Plan Application onto LeadTrac under the Files tab > General. The description/file name varies between:
  - o PAPER APP & POI.
  - PAPER APP & 1040'S.
  - O PAPER APP LINKED TAXES.
  - o PAPER APP \$0 INCOME.
  - O PAPER APP & LOE.
- Next, we need to change the status on the client's file. If you have submitted everything COMPLETELY and
  there's no other document needed from the client, then you can change the status to Verification with
  Servicer. If you're still missing PSLF or TAPD, change it to Verification with Servicer as well, but be sure to set
  a task for yourself to keep requesting the missing document.



- Next, put the notes stating what you just did for the client Please, read the following note templates and pick
  the one that suits the situation making sure to fill out the blank spaces with the correct information. Some
  templates may not suit your situation, so please, add whatever is needed to the note:
  - o For *Verification with Servicer*:
    - → Whenever leaving a note where a fax was sent, be sure to leave a separate note with the Fax Sent Successfully message as well.



- CONSOLIDATION & REPAYMENT PLAN SUBMITTED TO <u>(name of lender)</u>, REFLECTING \$<u>(qross monthly income)</u> ON A (plan you selected). FAM SIZE: (how you split the family size).
  - → Be sure to attach the screenshot of the reference number.



- CONSOLIDATION & REPAYMENT PLAN SUBMITTED TO <u>(name of lender)</u> REFLECTING NO TAXABLE INCOME ON A <u>(plan you selected)</u>. FAM SIZE: <u>(how you split the family size)</u>.
- NO CONSOLIDATIONS OPTIONS, PAPER APP & POI FAXED TO (name of lender) WITH AN INCOME OF \$(gross monthly income) ON A (plan you selected). FAM SIZE: (how you split the family size).
- NO CONSOLIDATION OPTIONS, RENEWAL SUBMITTED TO (name of lender) LINKING TAXES ON (plan you selected). FAM SIZE: (how you split the family size).
- CONSOLIDATION & REPAYMENT PLAN SUBMITTED TO (name of lender) LINKING TAXES ON (plan you selected). FAM SIZE: (how you split the family size).
- NO CONSOLIDATION OPTIONS, PAPER APP & POI FAXED TO <u>(name of lender)</u> TO SWITCH PLANS WITH AN INCOME OF \$(gross monthly income) ON A <u>(plan you selected)</u>. FAM SIZE: <u>(how you split the family size)</u>.
- CONSOLIDATION & REPAYMENT PLAN SUBMITTED TO <u>(name of lender)</u>, REFLECTING \$<u>(gross monthly income)</u> ON A <u>(plan you selected)</u>. FAM SIZE: <u>(how you split the family size)</u>. MISSING PSLF FORM (or BDTR or TAPD, depending on what you need).
- CONSOLIDATION & REPAYMENT PLAN SUBMITTED TO (name of lender). PAPER APP READY TO BE FAXED, NEED POI.

**NOTE:** if you send a **Consolidation Application** for a Public Service client and you have all of the documents needed, **including** the PSLF form, make sure not to fax the PSLF just yet - **you have to wait** until the consolidation completes to then be able to fax the PSLF.

#### No Consolidation Options, Repayment Plan

When there are no consolidation options, you need to figure out what we can do for the client (options above under If there are no consolidation options then...). In these cases, you will have to fill out a paper application, picking the option that best suits the client. This application will be downloaded, signed and dated with Adobe, the proof of income will be attached to it as well (if any), then faxed to lender. Please, remember WHEN THERE ARE NO CONSOLIDATION OPTIONS, WE HAVE TO STAY WITH THE SAME LENDER THE CLIENT IS CURRENTLY WITH, with a couple exceptions. If the client is with another lender that isn't FedLoan and they're Public Service, then we can switch lenders by faxing a PSLF form to FedLoan. Same applies when the client will be applying for Disability Discharge and they're not with Nelnet.

**Document 151-11** 

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After everything has been faxed, remember to upload the submitted documents, change status, notate the file and call the clients to let them know everything was submitted.

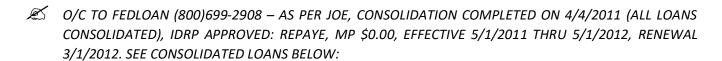
#### **Once The Submission Process is Completed**

You must call the lender to which you sent the application to and check on that application. You must call every 15 days until everything is completed: consolidation (if it applies), and payment plan.

When you call the lender, you must ask:

- Was/were the application(s) received? Was POI received as well (if applicable)?
- Is the consolidation completed and when was it done (if applicable)? Make sure to ask if all of the loans were approved into the consolidation or if any loan(s) was/were left out.
- What's the name of the plan and the amount of the monthly payments?
- When does the plan expire?
- When is the first payment due (if any)?

This is what a **CONSOLIDATION COMPLETED NOTE** would look like:





Loans

	Type of Loan	Loan Amount	Loan Date	Disbursed Amount	Canceled Amount	Outstanding Principal	Outstanding Interest
	DIRECT CONSOLIDATED UNSUBSIDIZED	\$29,170	04/04/2011	\$29,170	\$0	\$34,534	\$105
7	DIRECT CONSOLIDATED SUBSIDIZED	\$2,432	04/04/2011	52,432	SO	52,878	\$9
3	FFEL STAFFORD UNSUBSIDIZED	5604	05/03/2010	\$604	SO	50	50
4	FFEL STAFFORD UNSUBSIDIZED	\$8,250	03/16/2010	\$8,250	SO	50	SO
5	FFEL STAFFORD SUBSIDIZED	51,377	09/11/2009	51,377	SD	50	SO
6	FFEL STAFFORD UNSUBSIDIZED	\$9,123	09/11/2009	\$9,123	SO	50	SO
7	FFEL STAFFORD UNSUBSIDIZED	\$8,459	01/14/2009	\$8,459	SO	S0	\$0
	FFEL STAFFORD SUBSIDIZED	51,041	01/14/2009	51,041	\$0	50	\$0
Total I	DIRECT CONSOLIDATED UNSUBSIDIZED					\$34,534	\$105
Total (	DIRECT CONSOLIDATED SUBSIDIZED					\$2,878	\$9
Total FFEL STAFFORD UNSUBSIDIZED						\$0	\$0
Total FFEL STAFFORD SUBSIDIZED						\$0	\$0
Total All Loans						\$37,412	\$114

If the representative confirms that the consolidation was successfully completed and all of the loans were approved into the consolidation but when you check the FSA it is not updated yet (the loans are still not showing consolidated), put that on your notes as well.

🛎 O/C TO FEDLOAN (800)699-2908 – AS PER JOE, CONSOLIDATION COMPLETED ON 4/4/2011 (ALL LOANS CONSOLIDATED), IDRP APPROVED: REPAYE, MP \$0.00, EFFECTIVE 5/1/2011 THRU 5/1/2012, RENEWAL 3/1/2012.

#### FSA IS NOT UPDATED YET BUT REP ASSURED THAT ALL 10 LOANS WERE CONSOLIDATED.

If the application is denied, you must ask what the reasons are and proceed to fix the issue. Also, make sure to put up a little bit of a fight regarding the denial - if you know they're lying to you or not sure of what they're doing, then argue the denial but make sure you act like you don't know all that much about this processes, otherwise, they will know you're a third party company.

If it was denied because you have to re-send the POI, then make sure you have POI that's up-to-date, if not, but the POI is in good quality (meaning a PDF) we can edit the dates. If the quality isn't good, start contacting client to get updated POI and set the status to *Processing Issue*.

If you call the lender and everything has been completed, then make sure there's an agent assigned under "Recertification" (if not, send the file to Laura and she'll assign it before you complete it). Then, change the status to Consolidation Completed, and on the automatic appointment that's created for you, putthe date the renewal must start which is 2 months before the plan expires. For example, if the lender tells you that the plan must be

renewed before December that means December is the expiration month, so that appointment must be set for October and it must be set for whoever the recertification agent is.

Once you've set the status and appointment, you must call the client and give them the update. If the client doesn't answer, then create a task for an Account Manager to do so.

Every time you submit an application or contact the lender, you must contact the client for an update. If the client doesn't answer, leave a VM, send an email and text message.

### Step by step: Loan Rehabilitation Process

Document 151-11

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#### When to do a Rehab:

- 1. If the client is being wage-garnished already.
- 2. If the client is in default but has no consolidation options.
- \*\*If the client is in default, but has consolidation options, there is NO need for Rehab (unless wages are getting garnished) \*\*

#### Note.

Collection Agencies will give you 3 options to get out of default:

- 1. Pay the entire student loan balance in full.
- 2. Pay a reduced amount in 90 days (Settlement Plan).
- 3. Enroll in a Loan Rehab Program. You need to ask specifically for this.

#### 1. Check FSA.

- Verify if client is in default status.
- Verify if client has consolidation options.
- 2. Read CRM Notes (usually in QC notes).

Verify if client is being wage-garnished.

(Another way to verify garnishment is looking into client's paystubs)

- 3. Check into files folder to see if the rehab docs are on file.
- List of monthly expenses (LOE only needed when using pay stubs).
- Recent consecutive pay stubs dated within the last 90 days days (preferably when garnished).
- 2015/2016's 1040 Tax Return Form ONLY WHEN CLIENT IS SINGLE.
- If client is unemployed, they must submit a letter explaining how they're currently taking care of their personal and household expenses, if there's anybody who's financially assisting them or if they're collecting any other sort of income such as Social Security, unemployment insurance, food stamps, etc. If they do collect some type of income, they must submit proof of it for the last 30 days.

\*We can work with either of the 2 proofs of income, it's not necessary both. If we have both, we have the option to choose which one represents the lower income\*

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- 4. Print the documentation.
- 5. Know how much the GROSS MONTHLY INCOME is.
- If pay stubs, check for payment frequency (monthly/biweekly/weekly) and calculate monthly income.
- If 1040 Form, check specifically for ADJUSTED GROSS INCOME (AGI) and total number of people claimed on taxes. Use the following website to calculate rehab monthly payments with 1040 Form: https://www.nerdwallet.com/blog/loans/student-loans/student-loan-rehabilitation/
- 6. Add up the client's monthly expenses. Take in consideration basic expenses.
- Housing: rent, mortgage, etc.
- Transportation: car payment, car insurance, fuel, maintenance, public transportation.
- Food: groceries, food in general, restaurant, take-out.
- Utilities: energy, water, sewer, gas, trash.
- Basic communications: internet, home phone, cell phone, cable.

\*For other type of expenses, the most probable thing is that we would need to provide extra documentation as proof\*

#### 7. Adjust expenses.

Based off of client's income, we need the expenses to leave at most \$200 free. ADJUST THE EXPENSES IF NEEDED, always making sure that the expenses seem logical based on family size and what each expense requires.

Example when — Wrong Monthly Income \$2,600.00 \$1,200.00 Expenses

We would have to leave it off like — Correct Monthly Income \$2,600.00

> \$2,400.00 - \$2,500.00 Expenses

NOTE. \*\*If the client's wages are being garnished, the most probable thing is that the client's NET PAY is much more low than usual. In these cases, we don't add that much to the expenses, because client is not making enough as usual, so it won't be possible for client to spend that much if they are not making that

8. Find out what County client resides in by using Zip Code.

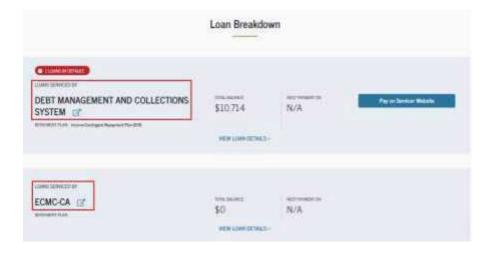
much. WE EXPLAIN THIS SITUATION TO THE SERVICER AGENT\*\*

9. Determine Collection Agencies.

If the defaulted loans are with DEBT MANAGEMENT AND COLLECTIONS SYSTEM, call DOE at (800) 621-3115, and the machine will say who is servicing the loan(s) and will give the phone number where to contact the collection agency. BE CAREFUL! A client's defaulted loans may be with more than one collection agency. To find out how many collection agencies are handling a client's defaulted loans, first, go to Loan Details, scroll down to the bottom and check under Loan Breakdown if all of the loans are being serviced by the same agency. If they are, they must be with only one Collection Agency - if they are not, they might be more than one Collection Agency.



#### **MULTIPLE COLLECTION AGENCIES EXAMPLE:**



#### 10. Negotiation.

- The Collection Agency will ask for Social Security Number and to verify some basic information (personal info, employment info, etc.).

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- They will tell you how much the whole defaulted loan balance is write that down.
- Explain the client's current situation, ASK FOR WHAT OPTIONS YOU HAVE TO GET OUT OF DEFAULT/GARNISHMENT.
- The Collection Agency will explain the available options:
  - 1. Pay the entire student loan balance in full.
  - 2. Pay a reduced amount in 90 days (Settlement Plan).
  - 3. Enroll in a Loan Rehab Program. You need to ask specifically for this.

Usually, they will say that the POI that they will need is last year's tax form. If we don't have that or if it reflects a high Adjusted Gross Income, say that you haven't filed taxes in the last couple of years. Then, they will give you the option to use your pay stubs so they can base on the client's current financial situation.

- They will ask for your monthly expenses read off from the paper you scrabbled on, with the edited expenses.
- Sometimes they also ask for some deductions on those pay stubs.

NOTE. \*\*Deductions that SOMETIMES the servicer takes in consideration off of client's pay stubs\*\*

- Federal Tax Withholding.
- State Withholding.
- Social Security.
- Medical/Dental Insurance.
- Garnishment.
- The servicer will take in consideration all the information that is provided and will give you a calculation of an estimated amount that the client might end up paying monthly. The point is that our clients always qualify for the minimum payment, but sometimes the income is too high and the client can definitely afford paying more than \$5.00 a month.
- Request the name of the agent you spoke to, the contact # and extension #. Ask how you can send in proof of income. Some Collection Agencies receive POI by fax, e-mail, and some just accept paper work by mail (in those cases, we must contact ALEXIS [accounting] and she will mail the documentation to them).

#### 11. Schedule the first payment (and recurring payments if possible).

- You can make the first payment in that moment. Check for billing information on the CRM and verify with the servicer if the payment was completed or declined.
- When everything is ready, the servicer has explained the information and you know what to do, you can tell them you will send everything that day or before the end of the week.
- Write EVERYTHING on the CRM notes (follow template).
- Scan the paperwork that you will send back to servicer and fax, e-mail or send however they explained you had to. Upload it to the client's file, too.

- Place file on the VERIFICATION WITH SERVICER-REHAB status on the Rehab Pool.
- Call client to give an update on what was done on their file.
- \*\*All servicers send a Loan Rehabilitation Agreement Letter (RAL) that must be signed, dated and sent back to finalize the Loan Rehabilitation enrollment process. Most of them send this after their Rehab Application and POI has been received, reviewed and approved. We must call on a regular basis to verify if they received and reviewed the documents we sent in and can ask when and where they will send the Loan Rehabilitation Agreement Letter\*\*

NOTE. \*\*Be sure to create an email for the servicers to send you any documents you must send back. That way you have easy access to them instead of waiting for the client's response\*\*

\*\*All Collection Agencies handle the process differently, reason why we must follow their instructions, and if the information cannot be sent to us by e-mail, but just by post mail directly to client, we MUST be in contact with the client frequently and request for them not to fill anything out themselves and tell them to scan and send them to us\*\*

#### Template of note on CRM after speaking to Collection Agency for the first time:

O/C TO SERVICER NAME (XXX-XXXX-XXXXX) --- SPOKE TO SERVICER AGENT, EXT. XXXX --- TOTAL DEFAULTED LOAN BALANCE \$XX.XXX.XX --- ACCNT # XXXXXXXX --- BASED ON CLIENT'S INCOME & EXPENSES, SHE WOULD QUALIFY FOR **\$XX** PAYMENTS FOR 9 CONSECUTIVE MONTHS --- I MADE THE FIRST **\$XX** PAYMENT TODAY DATE --- PAYMENTS WILL BE CHARGED THE XXth OF EVERY MONTH ---WE NEED TO SEND IN ????? AS PROOF OF INCOME – SERVICER FAX #: XXX-XXX-XXXX --- SERVICER E-MAIL: XXXX@XXXX.XXX

## \*\*WHEN A CLIENT HAS PREVIOUSLY COMPLETED A LOAN REHAB PROGRAM\*\*

- When we get clients that are in default, with no consolidation options and have previously completed a Loan Rehabilitation Program, they're no longer eligible to enter a Loan Rehab Program again. In this situation, there are only 3 options for the client:
- 1. Pay the entire student loan balance in full.
- 2. Pay a reduced amount in 90 days (Settlement Plan).
- 3. Calculate monthly payments with servicer, basing off client's income, expenses and family size. Being on time with those payment will help client prevent a wage garnishment in the future, but won't resolve default status until loan balance is paid off.
- When we get clients that are being garnished on their wages and have previously completed a Loan Rehabilitation Program, they're no longer eligible to enter a Loan Rehab Program again. In this situation, there are usually 3 options for the client:
- 1. Pay the entire student loan balance in full.
- 2. Pay a reduced amount in 90 days (Settlement Plan).
- 3. Request an Administrative Wage Garnishment Hearing.

#### **REHAB TERMS**:

RAL	Rehabilitation Agreement Letter
FIS / FDF / RAP	Financial Information Statement/Financial Disclosure Form
AWG	Administrative Wage Garnishment
RFHF	Request For Hearing Form

#### **DOCUMENTATION NEEDED WHEN SUBMITTING A LOAN REHAB APP:**

- 1. Financial Information Statement/Financial Disclosure Form (FIS/FDF).
- 2. 30-day worth POI (pay stubs, 1040 form, unemployment explanation letter, unemployment insurance statement, retirement statement, etc).
- 4. Rehabilitation Agreement Letter (RAL).
- 5. (SOMETIMES) 3 personal references.

#### REQUIRED EMPLOYER'S INFORMATION BEFORE STARTING REHAB PROCESS:

WHEN CLIENTS MUST GO THROUGH REHAB, ASK FOR THEIR:
- EMPLOYER / PLACE OF EMPLOYMENT.
- IMMEDIATE BOSS / SUPERVISOR'S NAME.
- JOB TITLE.
- WORK PHONE #.
- WORK ADDRESS.
- LENGTH OF EMPLOYMENT.
- (IF MARRIED) SPOUSE'S FULL NAME.

## Composite Exhibit K

From:

John Rojas <johnr@usastudentdebtrelief.com>

To: Doug Goodman <doug@start-connecting.com>

**Date:** Mon, 06 Jan 2020 12:52:14 -0500

Attachments: sales script.docx (15.19 kB); USA+Student+Debt+Agreement+ Sample for Dan-+CC.pdf (1.63 MB)

1. The customer is charged throughout the whole service meaning: we usually charge the client 4 equal installments of \$124.75 over a four month period. Their consolidation usually takes 60 days so we do all the work for 50% of the payment which is paid out over a four month period.

- 2. We buy leads from Web forms collected online, we do Facebook advertising, and soon we will do SEO.
- 3. For this question I will attach the sales script. And a Contract.

Doug you can not tell this people anything about Colombia all this does is raise flags for merchants over there. Our offices are in Sarasota Florida that is all that needs to be said.

- 4. What we offer at USA student debt relief are the following services:
- Loan consolidation
- Loan Rehabilitation
- · Lower interest rates
- If they qualify for an income driven repayment plan we will place them into the one with the lowest monthly payments.
- We also offer reductions in standard or graduated programs if the client qualifies for a lower monthly payment.



JOHN ROJAS General Manager

Phone: (877) 871-6116 Ext. 105

Direct: (941) 479-9405

Email: johnr@usastudentdebtrelief.com

www.usastudentdebtrelief.com

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**From:** Doug Goodman <doug@start-connecting.com>

**Sent:** Thursday, January 02, 2020 6:07 PM

To: John Rojas < John R@usastudentdebtrelief.com>

Subject: Questions from Dan

Sebi

Dan is asking us to provide the following. Please help me with the answers (I already responded to his other questions) and send me samples for what he is requesting.

- 1. Is the customer charged at 'time of order' OR charged at 'completion of service'?
- 2. How do you currently advertise? TV, internet, social media, newspaper/magazine, mailers, ratio, etc.?
- 3. Because the mail/phone sales method is over 15%, please provide applicable documents for these transactions:

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3. detailed list of products/services

4. agreement between you and the customer, etc

Thanks

Doug

# **SLIPSHEET**

Forgiveness programs do not exist and you are a fraud, the Department of Education / my lender told me.

#### Rebuttal:

Federal student loan forgiveness and repayment plans have been around since 2007 and have benefited billions of borrowers / people in financial hardship since then.

Repayment plans take into account your monthly/annual income and number of people you provide for to qualify you so that your monthly payments towards your debt are as low as \$0.00.

Are you sure you talked to \_\_\_\_\_\_? Because you have been told a big lie! And that our agency is a fraud is a false statement as well! We are a legit company that not only fulfills everything we offer in our service agreement, but also guarantees enrollment in forgiveness programs getting you the most benefits out of these plans.

If you do some reading, the FSA webpage states that if you get what you were promised, then you are not being scammed. We have more than 3,000 clients that are grateful and satisfied with our job, because we DO put things into work!

I suggest you to do some reading on the subject and you'll see that you can get to sensible conclusions. As additional information, let me bring the Navient case to your attention (they were Sallie Mae and now they're called Aidvantage – isn't that sketchy??), they are facing very serious legal charges for hiding information to borrowers about repayment plans and forgiveness programs. All they want is to collect the most money from you.

There are people or companies that charge you for doing nothing and that is NOT our case. We are keeping track of your account and following up with you...giving you updates on your account. The monitoring fee (of \$9 / 19 / \$29) is what we use to do all this and recertify your forgiveness program each year until your debt is forgiven.

#### REBUTTAL FOR LENDER LYING ABOUT US AND FORGIVENESS

Los programas de condonación no existen y ustedes son un fraude, me dijo el Departamento de Educación / mi lender.

## Objeción:

Los planes de pago y condonación de deudas académicas federales existen desde 2007 y han beneficiado a miles de millones de deudores con dificultades financieras desde ese momento.

Los planes de pago toman en cuenta su ingreso mensual/anual y el número de personas a cargo para cualificarlo a usted de manera que sus pagos mensuales hacia su deuda sean tan bajos como \$0.00.

Está seguro que habló con \_\_\_\_\_\_? Porque le han dicho una gran mentira! Y que nuestra agencia es un fraude es una declaración falsa, pues somos una empresa legalmente constituida que no solo cumplimos todo lo que ofrecemos en nuestro acuerdo de servicio, sino que también le garantizamos la inscripción a programas de condonación con los mayores beneficios. En la misma página de FSA dice que si un tercero le cumple con lo acordado, no está incurriendo en fraude y nosotros contamos con más de 3.000 clientes agradecidos y satisfechos con nuestro trabajo.

Lo invito a que se documente sobre el tema y pueda llegar a conclusiones sensatas. Por otro lado, a manera de información adicional, le cito el caso de Navient (quien antes era Sallie Mae y ahora se llama Aidvantage), enfrenta cargos legales gravísimos por esconder información sobre planes de pago y condonación de préstamos educativos federales. Lo único que ellos quieren es quitarle su dinero a toda costa.

Existen personas o compañías que le cobran a usted por no hacer nada y ese no es nuestro caso. Nosotros le estamos cumpliendo, la cuota de monitoreo (de 9 / 19 / 29 dólares) es lo que usamos para hacer seguimiento a su cuenta y recertificar su programa de condonación cada año hasta que obtenga el perdón de su deuda.

# **SLIPSHEET**

#### Inbound calls

Good morning / Afternoon / Evening

My name is ..... with Student Solutions, how may I help you today?

I have here on my caller ID your cellphone number as... is that a good number to get in contact with you In case the call gets disconnected?

What is your first and last name?

What is your email address?

What is your date of birth?

With this info, you can send the code by email or text from the FSA if not ask for another email. If the other email doesn't work.

What is your social security number?

If the client is calling in they will give you the ss # with no issues.

#### Out bond calls

Good morning / Afternoon / Evening

(John), How are you today?

I was calling regarding an application that you submitted for student loan forgiveness.

Perfect, so let's just get to completing the application.

I have here your email address as......

I have here on my caller ID your cellphone number as... is that a good number to get in contact In case the call gets disconnected?

Not sure if you recall the programs or how they work so I would like to start from the beginning is that OK?

We are Student Solutions, what we do is collect, process and submit your documentation toenroll you into the Education Department Federal Forgiveness Programs.

The federal loan forgiveness programs are based on two things your family size and your income.

What I'm going to be doing is asking some standardized questions after which we will take a look

At your loans. Then the system will tell us for what program you qualify for okay?

What is your marital status? Are you single or married? What is your family size? Including yourself. // Who are the other in relations to you? Do you happen to work in the public sector, such as the city, the state, or a public non-profit organization? Alright, what can you tell me about your gross monthly income? Before taxes or any deductions. OK, now what would be your date of birth? Also, we have an email address... // Can you confirm your email address for me, please. Alright with these factors you do qualify what we need to do now is take a look at your loans. Now we will pull up your loan information. 1. Forgot my password, we use the phone #. You can also try with the email address. We send the code-named action required. 1.1. Put on file the backup code. 1.2. Download loan information. 1.3. Explain to the client the total balance and his loans. 2. If you answer challenge questions, there is a 30min delay so you can set a call back in 30min or ask some questions to make a manual qualification (also when we do FSA recovery or create an account). 2.1. Ask for the estimated balance of the student loans. How much are you currently paying on your loans? Bear with me as I place you on a brief hold so I can check what program that works best for you, ok? 1. Import loans, and calculate the quote to check the program quote. Now I would like for you to get a pen and a piece of paper so you can write some important information down.

Let me know when you are ready.

Write this down, all in lower case, the website is studentaid.gov, and your username for the Federal Student Aid website/database is password was automatically generated to a generic one and it is Your loan balance is ? Were you aware of that? Normally when you graduate or no longer attend school and get into repayment you are placed in a standard program do you know how it works?

Essentially it's 1% of your loan plus interest meaning that you are going to end up paying more than half your loan on only interest.

Now you have qualified for one of the federal forgiveness programs.

First, let's copy the name of the program. The name of the program is PAYE (Re-paye) Pay as you Earn. OK?

The program works as follows the 1st 5 months you are enrolling so your payments will be \$125.00 to consolidate, enroll, and submit your application. After that beginning on your 6th month, your payments will drop to \$0 monthly towards your loan and all you will be paying, a \$30 monthly subscription fee for the next 36 months to re-certify and keep you in good standing throughout the full term. for the next 36 Months we will do the process for you on your behalf and before the three years are up we will contact you to see if you would like for us to keep doing the process for you or we will give you the guidelines on how to do the process on your own.

the process ior you or me will gardenines or now to do the process on your ormin
So you will be spending $$1,705$ which is for the enrollment of $$625.00$ and the $$30.00$ subscriptio fee for the next $36$ months.
·
CONGRATULATIONS!!!!!.
Any questions so far?
Alright, now we just need to confirm that all the information on your application is correct.
The last four of your social are?
The email address that I will be sending your service agreement to is?
The mailing address we will send your approval letters to is?
Perfect. Can you make your first payment today? What payment method will you be using credit, debit, or prepaid card?
Visa: Starts with 4
Master: 5
Discover: 6
AMEX: 3 and its 15 digits, 4-digit CVV in the front of the card.
And your billing address is the same one as your mailing address?
Have you ever signed an electronic document?
Ok, perfect go ahead and check your email, you will have an email that says E-sign from Student

Solution Service.

#### **COMPLIANCE Questions**

• You are authorizing USA Student debt relief to complete your document preparation process to enroll

you into (The repayment Plan) by submitting your application. Correct?

 You understand that USA Student Debt Relief is a document preparation company that will help complete

the application of your loan forgiveness process which is not the Education Department and serves only as professional consultants when it comes to your Federal Student Loans Correct?

• We will be in touch with you in the next 3 business days to finalize the submission of your application and to

make sure everything has been submitted to the Education Department to assure your approval process,

#### Correct?

- The payment schedule agreed on in the Service agreement indicates the payment dates on which the automatic drafts will be processed. Correct?
- You understand that any changes you wish to make on your application you must give us a call at least 3 days

ahead of time or send an email to info@usastudentdebtrelief.com. Correct?

\*\*\*Do you have any questions or concerns at this time

# Composite Exhibit L

From:
To:

Contact

**Subject:** Account information

**Date:** Thursday, January 16, 2025 4:44:56 PM

Good afternoon I was recently verifying all my transactions and trying to make sure everything was up-to-date and I didn't notice that my student loan payments have stopped for some odd reason. I went to the webpage and saw something in regards a case that's ongoing. It's is everything ok with my account or what should I do?

From:
To:
Contact
Subject:

**Subject:** student loan payments? **Date:** Wednesday, September 4, 2024 2:09:31 AM

Hello I have reached out serval times. I do not want to my loan payment to get messed up I've tried calling the USA student loan programs number but none of them work. I've sent text they don't respond. Please will you contact me if I have the right person to get ahold of about the matter. Thank you ~

From:
To: Contact
Subject:

Date: Thursday, August 29, 2024 12:08:05 AM

Hello I'm responding to an email that I receive from USA student debt relief I am part of this paying monthly payment to pay off my debt is there something I should be concerned with? I do need to change my debit card on file

Sc

I can continue to have monthly Payment paid towards

My

Loans please contact me as soon as possible

From:
To: Contact
Subject:

**Date:** Thursday, December 12, 2024 8:06:05 AM

Hi this is and I am trying to make a payment on my student loan debt

From:
To:
Contact
Subject:
loan

**Date:** Thursday, September 5, 2024 7:43:57 PM

Hello,

Do you know who I should contact on how to pay my loan?

From:
To:
Contact

**Date:** Tuesday, September 3, 2024 7:47:06 AM

Hello my name is and I have a few questions about the debt relief program I'm enrolled in for a while now? I have a couple phone numbers of people to contact if I need help or have questions but none of them work all of a sudden can you please provide me with a correct phone number to where I can speak with a real person about my loan I do not wish to fall behind on my payments so I'm trying to get things in order ASAP Tank you for your help

From: Contact

**Subject:** My Student Loan Information

**Date:** Tuesday, October 15, 2024 8:37:23 PM

Recently I have noticed my usual montly payment for my student loan has not been withdrawn. I want to find out about it but seem to have misplaced any information regarding my student loan.

Can u please assist me with this?

I need to know who has my student loans and how to go about getting ahold of someone so I can be sure my loans do not go in to default.

Thank you for your time and help.

From: Contact

Subject: Need assistance with Student Ioan

Date: Saturday, January 4, 2025 6:14:38 PM

## Good evening,

I revisit an email received in August of last year regarding Student loan. I didn't understand it and also didn't realize payments towards my student loan had stop as of June 2024. I need assistance regarding what I need to do. Please follow up at your earliest convenience. Thank you in advance

Yahoo Mail: Search, Organize, Conquer

From:
To: Contact
Subject: Student Loans

Date: Friday, August 30, 2024 10:54:08 AM

Greetings,

My name is \_\_\_\_\_\_. For the past 2 years I've been a customer for Student Debt Relief Program. I received an email stating that there's a court case against them and I'm trying to reach out to them via phone and email, but it's been unsuccessful. What should I do? What is the next step? I don't want to have my loans in collection or miss any payment. Please advise.

Very Respectfully,

# Composite Exhibit M

From:
To: Contact
Subject:

**Date:** Wednesday, September 4, 2024 7:35:58 AM

Hello, USA student debt relief set up arrangements with me to help me pay off my debt and I paid \$500 and it was a scam. Nothing I paid to them ever went to my loans and nor have I been able to contact them since. I'm out \$500 and still am dealing with all the debt that I thought I was paying on.

Mrs

From:
To: Contact
Subject: Allegations

**Date:** Wednesday, August 28, 2024 9:57:17 PM

#### Hello

I was coerced into believing that they would ensure my student loans be forgiven and they would charge me a monthly fee for administrative costs of maintaining my account for student loans debt forgiveness.

They however lied about my income and gained access to my student loans account through FAFSA.

Nothing ever changed with my student loans forgiveness as promised so I cancelled my card they had record of for the monthly payments and never did business with them again

I knew it was all too good to be true

Thank you

 
 From:
 Contact

 To:
 Contact

 Date:
 Thursday, August 29, 2024 9:31:06 AM

 Attachments:
 Screenshot 20240829-090930.pnq Screenshot 20240829-090944.pnq Screenshot 20240829-090948.pnq

Screenshot 20240829-091602.png Screenshot 20240829-092106-874.png Screenshot 20240829-091401.png Screenshot 20240829-091730.png Screenshot 20240829-091905.png Screenshot 20240829-090912.png Screenshot 20240829-091424.png Screenshot 20240829-090935.png Screenshot 20240829-091610.png Screenshot 20240829-090940.png Screenshot 20240829-091723.png Screenshot 20240829-090953.png Screenshot 20240829-091942.png Screenshot 20240829-091735.png Screenshot 20240829-091606.png Screenshot 20240829-091909.png

#### Good morning.

I'm regards the email below, I paid 2 months for the quantity of \$102.80 as a payment plan for the debt relief for people who contacted me as working on Relief Debt Plans. Weeks later I received a call from someone regards of USA Debt Relief and I tell her that I paid two months for the plan to relieve the debt that I have and she tell that maybe someone make fraudulent mails and callings regarding as working with the program. Two weeks ago I received another from someone. In the message he said that this people are blocked because they doesn't know what happened. I didn't answer the calls but they still leave messages and I know they are fraud too. I lost my money thinking I paid 2 months of my loans debt. I hope some calls me back to

Thanks.

From:
To:
Contact

**Date:** Thursday, August 29, 2024 8:09:30 AM

Students dept relief. I believe I was scammed can you please email me more about how to recover funds.

From: Contact

**Date:** Thursday, August 29, 2024 8:01:26 AM

To whom it may concern, my name is debt relief

and I was scammed by USA student

From: Contact

**Date:** Wednesday, August 28, 2024 9:24:57 PM

### Hi there,

I am one of the students who has been contacted by USA student debt relief staff and was given all the promises having a relief from my student debt through the financial payment they have set up for me. In this agreement I had to pay five time \$88 and then \$8 every month until the student debt is cleared.

This agreement was signed in 2020.

I was expecting my payment would reduce substantially the debt.

However; I can see no change on the loan I owe still.

Thank you for contacting me

From:
To:
Contact

**Date:** Friday, August 23, 2024 1:48:50 PM

Hi, I believe I was scammed by usastudentdebtrelief and wanted to know what the best course of action would be.

From:
To: Contact

Date: Thursday, August 29, 2024 10:15:14 AM

### Good evening

That is correct you found my information because they that company from USA Debts Consolidation Relief contacted me in November 2019 saying that I qualified to eliminate my debt. They put a penalty of \$150 on me for almost three years until I couldn't pay anymore due to a car accident that almost cost me my life. But in the end my loan was never eliminated nor was there any change. Thank you very much for the information. Now I understand why there was never a change regarding my debt.



From: Contact

**Subject:** My experience with Student Debt Relief **Date:** Thursday, September 5, 2024 10:10:29 PM

I was charged \$250.00 to start then continued to charge my bank card 100.00 a month with absolutely nothing to benefit me for month. I had to cjange my card to stop! Then I was threatened by phone calls and the process continued with the next card. Again absolutely no benefit again!! So on the third tome I blocked and spamed emails until it stopped. Thousands of dollars that could have just as well been paid towards my loans.

From:

To: Contact

**Subject:** My Experience With USA Student Debt Relief **Date:** Friday, August 30, 2024 10:12:27 AM

Hello,

My name is and I am a student at Florida International University. I have a lot of debt because of my time attending Ringling College of Art & Design, a private art college where I had very bad experiences at. I was desperate to get rid of my debt.

USA Student Debt Relief called me out of the blue one day and told me they could help me get rid of my debt completely. I don't know how they got my information. I had them speak to my mother, who only speaks Spanish. They promised her the same thing they promised me. They had us pay some sort of hefty fee for their services and they signed us up for some sort of income-driven payment program that I later found out I could have applied to myself for free.

I've also been paying around 18 dollars monthly for around 1.5 years for their continued "services" in "managing my debt."

I started getting suspicious when I looked them up and found people calling them a scam.

I was planning to call them and ask them what exactly I was paying 18 dollars monthly for when I received an email from you guys.

Just wanted to share my experience. Hope this helps.

If possible, please let me know what my next steps should be after this.

Thank you,

From:
To: Contact
Subject: Question

**Date:** Wednesday, September 11, 2024 3:00:27 PM

Hi,

I am writing regarding the email sent to me pertaining the company that claimed to get me student loan forgiveness. When I was contacted by them, they got into both of my email accounts, and, also, had access to my student loan accounts. As soon as I saw what they were doing, I stopped the process and contacted Navient, to ask about the veracity of this company's claims. I was told that the company did not have any authority to get student loans forgiven, and, therefore, should stop any process I had initiated. I even wrote the FBI to see if this company was acting fraudulently, but, never got a response. This happened, approximately, two years ago.

I took the precautions indicated by Navient, and although, I was not seeing any online activity with my accounts, I had to constantly block the barrage of phone calls I was getting from different phone numbers, all associated with this company.

Now, I am receiving this email from you, confirming what I suspected. I did not send them any money, but, still wonder if they could use my email accounts or Navient account, soon to become property of Mohela, and, would like to know if there is anything I should do, related to the info sent, or, can I relax and trust that my information is not in jeopardy.

Thank you,

Filed 02/28/25

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From: Contact

Subject: Reporting Scam Involvement from USA Student Debt Relief

**Date:** Friday, September 13, 2024 11:33:10 AM

Hello,

To whom it may concern,

My name is \_\_\_\_\_, I was victim of fraud/scam from the USA Student Debt relief or so they called themselves that. I would be happy to help out anyway I can in this case, because I don't want that for others to go through the same thing I went through.

Please reach to me with any questions you may have.

Thank you!

 From:
 Contact

 Subject:
 So what now?

**Date:** Friday, August 30, 2024 1:29:43 AM

I never thought this would have happen to me. This program came in a time of need. This was company manipulated so people into thinking this was a resource to help people who wanted to do right and pay there student loans and do it a way that was affordable. This is absolutely insane. Iv been with this program for three years. Soo what do we do now? I'll call the place that I owe the money to of course cause that my responsibility to pay the money back. But what about the money I gave to these people. I had my doubts so many times and have called a few time over the past three years but they had me so convinced that this was the way to go. I'm struggling in this economy, and I was trying to do right. So what now for the people who were effected by this?

From: Contact

**Subject:** Student debt relief

**Date:** Thursday, September 12, 2024 12:46:10 PM

I paid \$500 plus \$19 month for maybe 4 months to learn they transferred my debt to another lender without deducting payment or resolving student debt.

Sent from iPhone

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From:
To: Contact
Subject: Students loan

**Date:** Friday, August 30, 2024 7:25:27 AM

I was scammed out of thousands of dollars

From: Contact

Subject: USA Student Debt Relief Receivership

Date: Tuesday, October 29, 2024 11:47:29 AM

Hello, My name is and I was a victim of the USA Student Debt Relief scam back in august of 2023.

This email is to provide my experience and details on how I was scammed.

I was contacted in August of 2023 by a man who went by the name of Adam Taylor (adam.t@usastudentdebtrelief.com) who claimed to be a case manager interested in proceeding with my applications for student debt relief. He asked me to provide a code sent to my cell phone via text message which I did not realize was a "forgot password" code to access my account.

He then led me to believe he was official by reading my personal information such as my SSN to me to confirm and stated he was setting me up on an income driven forgiveness program, asking me to provide my past 3 weeks of pay stubs. After providing said information, Adam Taylor stated he would set me up to pay \$110.00 via my debit card for 6 months before lowering the payments to \$19.00/month until the threshold was met to have my remaining balance forgiven (I had owed \$18,816.00 at the time I was contacted). After completing the 6 months of \$110.00 payments and confirming I would only pay the \$19.00 then onward, I stopped seeing payments being taken out after 6 more months and any calls or emails sent to Adam were not answered or replied to.

I then went to their website to investigate and discovered the legal notice and actions taken against them for scams. After reading this I immediately tried to log into my FAFSA account only to realize my account information wasn't correct. I contacted customer support and discovered my email to log in had been changed to an address I did not recognize. I quickly asked to have the email changed back to my old account and logged in to discover additional loans amounting to \$13,357.00 had been taken out under my name. I then spent the next several weeks contacting my bank, student loan servicer, and Identitytheft.gov to file for Identitytheft and Fraud. My bank unfortunately could not do anything to refund the \$774.00 I paid USA Student Debt Relief over the course of the year due to their policies and as of 10/7/2024 I will have sent my Loan Discharge Application to EDFinancial in hopes of having the loan of \$13,357.00 taken off of my account.

I plan on having my personal information changed as I fix the damage that has been done and hope that this helps with the case against USA Student Debt Relief. I don't know if this will help me get any of my money back but if I can provide any more information or if you can help me in any way please let me know.

From: To:

Contact

Subject: USA Student Debt Relief

**Date:** Thursday, September 26, 2024 1:52:31 PM

Hello,

I would like to speak with someone about my experiences with USA Student Debt Relief because they made misleading promises and claims about the forgiveness of my student loan debt.

I hope to be in touch with someone soon!

Thank you,

From: To:

Contact
USA Student Debt

Subject: Date:

Thursday, August 29, 2024 10:19:58 AM

## My name is

Т

am from San Juan, PR. and like thousands of people I was scammed, misled, and hurt by the staff at USA Student Debt Relief. Douglas R. Goodman contacted me and claimed that he was an employee of the United States Department of Education. They collected my money and debited it monthly from my bank account. To Forgive my students loans. How can I get my money back?

For more information that may help you, you can contact me at

му

mailing address is

Thanks for the alert and information.

cordially,

Obtener <u>Outlook</u> <u>para iOS</u>

Filed 02/28/25

Page 21 of 21

From: To:

Contact

**Subject:** What to do if I get Affected

**Date:** Wednesday, September 4, 2024 5:31:10 PM

Hi,

I just came across all the scam and i formation these people has done called "USA Student Debt Relief". Me and my husband had been paying this fake agency since 2021 and i was curious why I haven't received any notification or any calls about my payment I haven't seen any more payments taken out and am super worried. What should I do now and how can I get a hold of my actual loan borrowers? They have ny social security number and all my information

Please I need help ASAP

Kindly,

# Composite Exhibit N

Reviews and instructions

Document 151-15

Filed 02/28/25

Page 2 of 9 PageID

From: Juan Rojas <jayrojas423@gmail.com>

To: Doug Goodman <doug@start-connecting.com>, Doris Goodman <dorisegman1@gmail.com>

**Date:** Mon, 15 Jan 2024 13:49:46 -0500

**Attachments:** Instructions on what to do for a total of 60 reviews in which 20 will be for trust pilot.docx (55.42 kB)

Good afternoon Doug and Doris,

Please review the text written by me and make any appropriate changes in regards to grammar or spelling errors. Let me know if you have any questions or concerns and have an excellent afternoon.

Cordially,

--

Juan Sebastian Rojas <u>Jayrojas423@gmail.com</u> *Cel 3188234462*  Instructions on what to do for a total of 60 reviews in which 20 will be for trust pilot, 20 for BBB and another 20 for Google. Keep in mind these reviews must be done periodically and gradually over a 90-day period.

- 1. There are 3 sites in which we need to post these reviews.
  - i) <a href="https://www.trustpilot.com/search?query=usa+student+debt+relief">https://www.trustpilot.com/search?query=usa+student+debt+relief</a>
  - ii) <a href="https://www.bbb.org/us/fl/sarasota/profile/student-loan-services/usa-student-debt-relief-0653-90400955">https://www.bbb.org/us/fl/sarasota/profile/student-loan-services/usa-student-debt-relief-0653-90400955</a>
  - iii) <a href="https://g.co/kgs/Gzxehjv">https://g.co/kgs/Gzxehjv</a>

#### Reviews:

- 1) "They helped out in resolving my student loan situation, payments are now manageable."
- 2) "Great service and they know what they are talking about".
- 3) "I had horrible credit in the past but now I can finally start getting things back in order with reasonable payments each month".
- 4) "Needed someone like the agent I spoke with definitely Steven is a great help in dealing with this situation and getting it under control".
- 5) "Incredible information was provided for me when payments started again. I needed to know what options were available for me. Thank guys!"
- 6) "I was looking for options since the student loans have been something, I have not been able to cope with in the past but finally understood what has to be done."
- 7) Excellent service and very effective.
- 8) Great customer service and answered all my questions.
- 9) Have been in contact with Mr. Richard Gray and all my paperwork has been submitted with proof, very content with the way they do things.
- 10) Satisfied with the way they handled my student loans since I was clueless on the options which were provided. Thank you very much for the assistance.

From: Case 18:224 Colab 16:205 Colab 16:205

Juan Rojas <jayrojas423@gmail.com> 3233

**Sent:** Monday, January 15, 2024 11:22 AM

**To:** Doug Goodman <doug@start-connecting.com>

Cc: John Rojas < John R@usastudentdebtrelief.com>; dorisegman @aol.com>

**Subject:** Re: Testimonials

Great feedback! Thanks. Now jus need to pay to have the people post those on the sites I sent.

On Mon, 15 Jan 2024 at 5:20 PM Doug Goodman < doug@start-connecting.com > wrote:

Sebi

The first set includes the testimonials you sent.

The second set includes revisions to the first testimonials from clarity and grammatical corrections.

Let me know what you think.

- 1) "They helped out in resolving my student loan situation, payments are now manageable."
- 2) "Great service and they know what they are talking about."
- 3) "I had horrible credit in the past but now I can finally get things back in order with reasonable payments each month."
- 4) "Needed someone like the agent I spoke with definitely Steven is a great help in dealing with this situation and getting it under control."
- 5) "Incredible information was provided for me when payments started again. I needed to know what options were available for me. Thanks guys!"
- 6) "I was looking for options since the student loans have been something I have not been able to cope with in the past but finally understood what has to be done."
- 7) Excellent service and very effective.
- 8) Great customer service and answered all my questions.
- 9) Have been in contact with Mr. Richard Gray and all my paperwork has been submitted with proof, very content with the way they do things.
- 10) Satisfied with the way they handled my student loans since I was clueless on the options which were provided. Thank you very much for the assistance.
- 1) "They helped resolve my student loan situation. The payments are now manageable."
- "Great service and they know what they are talking about"
- 3) "I had horrible credit in the past, but now it is much better and I can finally get things back in order with reasonable payments each month."
- 4) "I needed someone like the agent I spoke with. Steven has definitely been a great help in dealing with this situation and getting it under control."
- 5) "Valuable information was provided to me so payments could start again. I needed to know what options were available for me. Thanks guys!"

- 6)- «Լաթչվօրելոց for pptions since the student loans իցչջ թթ ո something և կցչթ not been able to cope with in the past. I finally understood what has to be done."
- 7) "They provide excellent service and are very effective."
- 8) "They offer great customer service and answered all my questions."
- 9) "I have been in contact with Mr. Richard Gray. All my paperwork has been submitted with proof. I am very content with the way they do things."
- 10) "I am very satisfied with the way they handled my student loans. Prior to them I was clueless on the options which were provided. Thank you very much for the assistance."

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### **Short Message Report**

Conversations: 1	Participants: 3
Total Messages: 35	Date Range: 7/10/2024

#### **Outline of Conversations**



mpdm-andrew.w--jeff.w744--richard.g-1 • 35 messages on 7/10/2024 • Andrew Walker (andrew.w@startconnecting.co) • Jason Rivera (Richard Gray) (richard.g@startconnecting.co) • Jeremy Cooper (jeff.w@startconnecting.co)

#### **Messages in chronological order** (times are shown in GMT +00:00)

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#### mpdm-andrew.w--jeff.w744--richard.g-1

Andrew Walker (andrew.w@startconnecting.co)

7/10/2024, 6:34 PM

<a href="https://www.google.com/maps/contrib/110428840293028852281/reviews?hl=en-GB|Shelby DuFresne">https://www.google.com/maps/contrib/110428840293028852281/reviews?hl=en-GB|Shelby DuFresne</a>

4 reviews • 0 photos

4 hours ago NEW

terrible communication, I have been trying to get in contact with somebody to help me with my account and I never get a email or phone call back. Like 3 months I have been trying. When I do call I get a lady on the phone who cannot ever answer my questions, she only redirects the call to which I get no where. Don't bother with them. If I get some help and I actually see GOOD results I will update.

Contributions by Shelby DuFresne

66 Contributions

Andrew Walker (andrew.w@startconnecting.co)

7/10/2024, 6:34 PM

this is the claim

Andrew Walker (andrew.w@startconnecting.co)

7/10/2024, 6:34 PM

Greetings Mrs. DuFresne

We would like first to apologize for your negative experience.

We have been trying to contact you for the last month without any luck. Please give us a callback to any of the multiple voice mails left or to the email sent so we can update you on your case. As expressed in the effective contacts we have had, your application is current and going as explained by your Case Manager.

We will continue our attempts to contact you, please check your voice mail and email. Please feel free to contact us to any of our service lines and channels, you can find all of these in our website. As always, our main purpose is for you to feel safe.

AM Andrew Walker (andrew.w@startconnecting.co)

7/10/2024, 6:34 PM

please check my response and let me know

J\/\ Jeremy Cooper (jeff.w@startconnecting.co)

7/10/2024, 6:36 PM

looks good sr

1 • Andrew Walker (andrew.w@startconnecting.co)

Andrew Walker (andrew.w@startconnecting.co)

7/10/2024, 6:36 PM

perra hpta esa

J\/\ Jeremy Cooper (jeff.w@startconnecting.co)

7/10/2024, 6:37 PM

shes crazy lol

Andrew Walker (andrew.w@startconnecting.co)

7/10/2024, 7:54 PM

Excellent service!

With all the recent changes to the programs I felt totally lost. Case Manager was really patient and explained all the possible benefits that could be obtained. Thank you very much!

Andrew Walker (andrew.w@startconnecting.co)

7/10/2024, 7:54 PM

Please check

RG Jason Rivera (Richard Gray) (richard.g@startconnecting.co)

7/10/2024, 7:55 PM

Perfect sir

RG Jason Rivera (Richard Gray) (richard.g@startconnecting.co)

7/10/2024, 7:56 PM

should we add a case mangers name Like Amanda García?

Ca		e 8 of 9 PageID
RG	3237 Jason Rivera (Richard Gray) (richard.g@startconnecting.co) Or Valerie G	7/10/2024, 7:56 PM
AW	Andrew Walker (andrew.w@startconnecting.co) I dont think so and let me tell you why and you more than everybody will understand	7/10/2024, 7:56 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) ok cool	7/10/2024, 7:57 PM
AW	Andrew Walker (andrew.w@startconnecting.co) if we give a name, they will insult them in all of our possible reviews	7/10/2024, 7:57 PM
AW	Andrew Walker (andrew.w@startconnecting.co) like Mrs Bosswell	7/10/2024, 7:57 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co)	7/10/2024, 7:57 PM
AW	Andrew Walker (andrew.w@startconnecting.co) and maybe, just maybe, if a client sees her name in a review will use it	7/10/2024, 7:57 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) That fen bitch	7/10/2024, 7:57 PM
AW	Andrew Walker (andrew.w@startconnecting.co) so i thnk is better not to	7/10/2024, 7:57 PM
AW	Andrew Walker (andrew.w@startconnecting.co) buuuuuuuut	7/10/2024, 7:57 PM
AW	Andrew Walker (andrew.w@startconnecting.co) and this is a big BUT	7/10/2024, 7:57 PM
AW	Andrew Walker (andrew.w@startconnecting.co) Sebastian does uses names of agents	7/10/2024, 7:58 PM
AW	Andrew Walker (andrew.w@startconnecting.co) so, we can ask him what he thinks	7/10/2024, 7:58 PM
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) yes sir	7/10/2024, 7:59 PM
AW	Andrew Walker (andrew.w@startconnecting.co) Thanks to their call and the information provided, I realized that I'm entitled to a full discharge. The lots of dollars in interests, but many years of struggle.	7/10/2024, 8:09 PM nis will not only save me
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co)	7/10/2024, 8:13 PM
	Thanks to their assistance and the information provided, I realized that I'm entitled to a full dischasave me lots of money in interests, but many years of struggle.  1 • Andrew Walker (andrew.w@startconnecting.co)	arge. This will not only
RG	Jason Rivera (Richard Gray) (richard.g@startconnecting.co) I would only change that	7/10/2024, 8:13 PM
AW	Andrew Walker (andrew.w@startconnecting.co)  I was really worried because I felt there was no progress on my account. I called and a Custome all the timeframes and follow up they are doing, confirmed that everything was on track and that	

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reported via email with all the proper documentation. I now feel safe and in good hands.

AW Andrew Walker (andrew.w@startconnecting.co)
7/10/2024, 8:32 PM
o mejor, progress on my application o process,, account tal vez no

RG Jason Rivera (Richard Gray) (richard.g@startconnecting.co) 7/10/2024, 8:33 PM progress on my application

RG Jason Rivera (Richard Gray) (richard.g@startconnecting.co) 7/10/2024, 8:33 PM

I think would be better sir

AW Andrew Walker (andrew.w@startconnecting.co) 7/10/2024, 8:39 PM

\*Review 1\*

Excellent service!

With all the recent changes to the programs I felt totally lost. Case Manager was really patient and explained all the possible benefits that could be obtained. Thank you very much!

\*Review 2\*

Thanks to their assistance and the information provided, I realized that I'm entitled to a full discharge. This will not only save me lots of money in interests, but many years of struggle.

\*Review 3\*

I was really worried because I felt there was no progress on my application. I called and a Customer Service agent explained all the timeframes and follow up they are doing, confirmed that everything was on track and that every step of the way is reported via email with all the proper documentation. I now feel safe and in good hands.

Andrew Walker (andrew.w@startconnecting.co)

7/10/2024, 9:56 PM

U00009432 reventa de phillip, el le ofrece el SAVE (porque en FSA aparece en IBR) pero dos notas abajo veran la recert a SAVE hasta el 2025 (en el Lender). No se si el PSLF es efectivamente nuevo y ahi habria beneficio. En caso contrario, por favor revisen la llamada uqe puede ser para problemas

:saluting face: 1 • Jason Rivera (Richard Gray) (richard.g@startconnecting.co)

Andrew Walker (andrew.w@startconnecting.co)

7/10/2024, 9:58 PM

E188862 veo nota de valerie de fixed, por favor responden entonces al correo diciendo cual fue el fix que no dejo nada en la nota

# Exhibit O

Re: Welcome to SpoofCard AAS Document 151-16 Filed 02/28/25 Page 2 of 9 PageID 3240

From: Doug Goodman <doug@start-connecting.com>

To: Laura Sanchez <laurass@usastudentdebtrelief.com>

Cc: John Rojas <johnr@usastudentdebtrelief.com>, dorisegman1@gmail.com

Date: Thu, 06 Jun 2019 12:21:23 -0400

#### Congratulations!

Your Itellas® account was successfully activated. You can now start placing calls by dialing one of our access numbers.

In order to access your account online, please <u>Log In to the Customer Portal</u>. If you need Support, you can email us at <u>support@itellas.com</u>, or open a Support Ticket from inside the Portal.

Remember: All sales are final. If you wish to close your account, please do so via the website, after logging in. There is a link at the bottom of every page which will allow you to do so.

Thanks again for joining Itellas!

Used

Doris Goodman

DorisEGman1@gmail.com

941-957-8305 (Doris' number)



On Thu, Jun 6, 2019 at 11:36 AM Laura Sanchez < <u>laurass@usastudentdebtrelief.com</u>> wrote:

Hi, Douglas.

PIN

Confirm PIN

Thank you for keeping me posted. Let's use Mrs. Doris' info, nothing related to any businesses.

Business Name <b>(Optional)</b> NOTHING HERE
First Name
Filst Name
Last Name
Dillion Address
Billing Address
City
State
Zip
Contact Phone
Email Address

Case 8:24-cv-01626-KKM-AAS **Document 151-16** Filed 02/28/25 Page 3 of 9 PageID

Please specify phone numbers from which you wish to call Itellas. Note that changing these numbers later can result in fees. Please be sure of these numbers before submitting.

Service Phone #1 MY NUMBER: 941-479-9409

Verification (What is this?)

Please choose what type of phone verification you want to use.

Text me with a code

Call me with a code THIS OPTION

Should you have any other questions, let me know.

Thanks again!

Kind regards,



LAURA SANCHEZ Processing Manager

Phone: (877) 871-6116 Ext. 109

Direct: (941) 479-9409

Email: laurass@usastudentdebtrelief.com

www.usastudentdebtrelief.com

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De: Doug Goodman [mailto:doug@start-connecting.com]

Enviado el: June 06, 2019 10:23 AM

Para: Laura Sanchez < laurass@usastudentdebtrelief.com >

Asunto: Re: Welcome to SpoofCard

Laura

verification?	
Business Name (Optional)	
First Name	
Last Name	
Billing Address	
City	
State	
Zip	
Contact Phone	
Email Address	
PIN	
Confirm PIN	
Vous Co	vice Phones
	ellas. Note that changing these numbers later can result in fees.
r lease be suite of these	numbers before submitting.
Service Phone #1	numbers before submitting.
	numbers before submitting.
Service Phone #1	numbers before submitting.
Service Phone #1	
Service Phone #1  Verification (What is this?)	
Service Phone #1  Verification (What is this?)  Please choose what type of phone verification you want to Text me with a code	
Service Phone #1  Verification (What is this?)  Please choose what type of phone verification you want to	
Service Phone #1  Verification (What is this?)  Please choose what type of phone verification you want to Text me with a code	
Service Phone #1  Verification (What is this?)  Please choose what type of phone verification you want to Text me with a code	
Service Phone #1  Verification (What is this?)  Please choose what type of phone verification you want to Text me with a code	
Service Phone #1  Verification (What is this?)  Please choose what type of phone verification you want to Text me with a code  Call me with a code	use.
Service Phone #1  Verification (What is this?)  Please choose what type of phone verification you want to Text me with a code	use.

Thank you!

We are filling out the application for Itellas. Should we put it under Doris's pame to avoid the problems we had with Spoffcard? or doesn't it matter here. Please look at the question on service papene numbers... what should we put there and the type of

Kind regards,



LAURA SANCHEZ Processing Manager

Phone: (877) 871-6116 Ext. 109

Direct: (941) 479-9409

Email: laurass@usastudentdebtrelief.com

www.usastudentdebtrelief.com

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De: John Rojas [mailto:johnr@usastudentdebtrelief.com]

Enviado el: June 03, 2019 9:51 AM

Para: 'Laura Sanchez' < <a href="mailto:laurass@usastudentdebtrelief.com">" 'James Scott' Scott' Sanchez' < a href="mailto:laurass@usastudentdebtrelief.com">" 'James Scott' < a href="mailto:laurass@usastudentdebtrelief.com">" 'James

<jamess@usastudentdebtrelief.com>
Asunto: RE: Welcome to SpoofCard

Hey Doug,

Good morning; currently Laura has a second option similar to spoof card. The link is <a href="http://www.itellas.com/">http://www.itellas.com/</a>

Please look into it so that she can get started on her work.

Kindly,



JOHN ROJAS General Manager

Phone: (877) 871-6116 Ext. 105

Direct: (941) 479-9405

Email: johnr@usastudentdebtrelief.com

www.usastudentdebtrelief.com

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From: Laura Sanchez < <a href="mailto:laurass@usastudentdebtrelief.com">"> laura Sanchez < <a href="mailto:laurass@usastudentdebtrelief.com">"> laurass@usastudentdebtrelief.com</a>>

Sent: Monday, June 03, 2019 9:51 AM

To: 'Doug Goodman' < doug@start-connecting.com'>; 'John Rojas' < JohnR@usastudentdebtrelief.com'>; 'James Scott'

<iamess@usastudentdebtrelief.com>
Subject: RE: Welcome to SpoofCard

Good morning, team.

Thank you, Douglas. I just logged into the new SpoofCard account and it seems to be having the same issue as the first one... The \$25.45 payment was refunded.

Today I'll show Jackson a few alternatives to SpoofCard and we'll keep you posted.

Thanks again and have an excellent week!

## **Payment Transactions**

Billing Details	Total	Status

•••• 9579 APPROVED

<del>\$25.45</del>

Doris GoodmanMay 31, 2019 at 3:42 PM

Refund \$25.45

May 31, 2019 at 3:47 PM

Kind regards,



cv-01626-KKM-AAS Document 151-16

Phone: (877) 871-6116 Ext. 109

Direct: (941) 479-9409

Email: laurass@usastudentdebtrelief.com

www.usastudentdebtrelief.com

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Filed 02/28/25 Page 7 of 9 PageID

De: Doug Goodman [mailto:doug@start-connecting.com]

Enviado el: May 31, 2019 4:04 PM

Para: John Rojas < John Rojas <

<a href="mailto:square;"><a href="mailto:square;"><a href="mailto:square;">square;<a href="mai

We set up an account for SpoofCard.... purchased the 160 credits and it should be set to go (the money was pulled from the bank account and SpoofCard sent us a confirming email,, shown below).

the phone we used was Doris' 941-957-8305

email was dorisegman@aol.com

password was 1234

-------Forwarded message ------From: <dorisegman@aol.com>
Date: Fri, May 31, 2019 at 5:02 PM
Subject: Fwd: Welcome to SpoofCard
To: <doug@start-connecting.com>

----Original Message-----

From: support <<u>support@spoofcard.com</u>>
To: Doris Goodman <<u>dorisegman@aol.com</u>>

Sent: Fri, May 31, 2019 4:42 pm Subject: Welcome to SpoofCard

## Welcome To SpoofCard!

Doris,

Thank you for getting started with SpoofCard, the world's leader in Caller ID spoofing and anonymous texting!

You have successfully purchased the following amount:

160 SpoofCard credits

Your Phone Number: (941) 957-8305

Your Security PIN:

# Using SpoofCard

You can make spoof calls and send spoof texts through your online account by clicking here.

(For easiest access, be sure to call from (941) 957-8305)

## **Get Our App**

SpoofCard is available in the App Store and Google Play Store! Download it today and bring the power of SpoofCard with you, wherever you go.

## Need Help?

To view our frequently asked questions or chat with our support team, visit http://www.spoofcard.com/help.

We're here to help, so please don't hesitate to contact us! Sincerely,

The SpoofCard Team

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# Exhibit P

Re: Message from John Rojas Document 151-17 Filed 02/28/25 Page 2 of 4 PageID

From: Chris Novic <chris@magnifypayments.com>

To: Doug Goodman <doug@start-connecting.com>, Dan DeFazio <dan@magnifypayments.com>

Cc: Doris Goodman <dorisegman1@gmail.com>, Juan Rojas <jayrojas423@gmail.com>

**Date:** Tue, 02 Apr 2024 16:50:12 -0400 **Attachments:** USA SDR CB.xlsx (26.16 kB)

Doug,

PayArc confirmed again that the funds have been released.

I reached out to EMS about increasing your processing volume. I requested an increase from \$150k to \$250k. I am not sure if they will increase to \$250k, but it doesn't hurt to ask.

I have not reached out to PayArc for a volume increase. The reason being is that I have some concern with your chargebacks at PayArc. What concerns me is the number of transactions that are flagged as Fraud. Please see the attached report. Most of the chargebacks that you received are flagged as fraud transactions. This is what led to your Maverick and Cliq merchants accounts to be closed. What seems to be going on here? When I asked you this in the past you pointed the finger to old employees. Those employees are no longer working for you and have not been around since the PayArc MID was opened. I'm not sure if there are deceptive sales practices going on and your tele sales reps are lying to the customers to close the deal or what the deal is, but you really need to get your arms around this and fast before your current accounts are closed. If you have too much fraud on your accounts, you run the risk of being placed on the TMF/MATCH list. When this happens you, your business and any associates (spouses included) of the business are essentially blacklisted from opening a merchant account for 5years.

I do think that your Disputifier account that you opened will help you, but you need to take a serious look at what is leading to all of the fraudulent transaction on your accounts ASAP.

Let me know if you have any questions.

Regards,

Chris Novic

Chief Executive Officer

Magnify Payments

Cell: 412.612.5979 Fax: 866.687.6777

www.magnifypayments.com



From: Doug Goodman <doug@start-connecting.com>

Date: Monday, April 1, 2024 at 9:10 AM

To: Dan DeFazio <dan@magnifypayments.com>, Chris Novic <chris@magnifypayments.com> Cc: Doris Goodman < Doris EGman 1@gmail.com >, Juan Rojas < jayrojas 423@gmail.com >

Subject: Message from John Rojas

Dan and Chris

Thank you for all the help you are providing to release those held funds.

Getting those funds released and adding a third merchant account are critical to sustaining our growth, as we had to withhold and lost funds at the end of last month because of our capacity limit.

Please see the email below from John Rojas explaining the critical and urgent situation we face with only two merchant banks... or to increase the capacity of those two merchant accounts.

**Thanks** 

Doug

----- Forwarded message ------

From: Juan Rojas < jayrojas 423@gmail.com > Date: Sat, Mar 30, 2024 at 3:25 PM

Subject: Email to forward to Dan at Magnify payments.

To: Doug Goodman <doug@start-connecting.com>, Doris Goodman <dorisegman1@gmail.com>

Good afternoon,

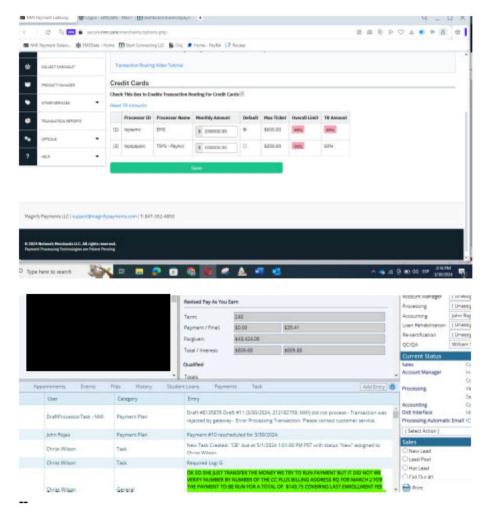
This is a crucial moment for this company since we are very low on cash flow and I have 65 employees approximately in Cali to take care of. We have been doing student loans since 2019 and we wish to continue doing so. In reality we have a huge issue.

- 1. We need money and we have a processing limit of approximately 275k monthly. We have over 400 payments which failed on the 29th and 30th because we have a processing limit below the 350K which is what we currently need for this month and the following month (April 2024)
- 2. All payments for yesterday, today and tomorrow will be rescheduled approximately 50k in USD, BUT we

will be affected because a lot of these payments will have already spent the funds from the 29th 30th and 31st by the first of the month. Realistically I think we will recover 25-30k on Monday and the other 20 K lost because of this processing issue will have to be rescheduled for April or lost.

3. I am sending screenshots of the error on both Lead trac and on the NMI processing gateway. We definitely need an increase in the processing volume needed for us to continue doing business. We will be out of business if we don't solve this quickly and efficiently, here we have made the 300k mark every month and last month we did not get to that point but we knew we needed to increase the amount since last month and nothing got done. We still have 2 merchants since we lost 2 of them, and we need either a third one urgently or an increase on one of the two, maybe EMS can increase to 200 k per month or Pay Arc to 150K per month for now.

#### Cordially,



Juan Sebastian Rojas Jayrojas423@gmail.com Cel 3188234462

# Exhibit Q

# Re: DFPrand USA Student Debt Relief 3253 From: To: Doug Goodman <doug@start-connecting.com> Date: Wed, 29 Mar 2023 00:00:09 -0400

Doug,

He does not need to know any of our system or how it works, basically we are established in florida and that is it. Do not give these people ammunition and hire a lawyer who knows what we actually are obligated to send and what nots.

Nothing good will come from this guy, all databases I asked to have any CA residents removed so if the problem is with one particular CA resident then we can refund them, if it becomes where this is more than one person in particular there could be the cause. The idea is to stop doing business in CA and to give this man assurance that we are not doing anything that harms the consumer in the State of California.

Do not give him any info Doug about Cali or anything he does not need to know if we have nearshore or offshore offices, I think any lawyer will charge us a monthly fee of maybe \$2,500 to \$5,0000 just for retainers and to guide us in what info we should give and what info we are not obligated by law to give which could harm us.

Please speak with several attorneys in regards to this and find one that can work with a monthly fee of up to 5k (This does not include fighting any case obviously but just legal counsel).

Cordially,

Do not send them any Financial statements. Let's see if we can just refund whoever complained 100%, if the angle is to attack us then we need to be fully ready for any legal action taken against us and we do need a lawyer who comprehends this type of law and any consumer violations or complaints.

On Tue, Mar 28, 2023 at 7:48 PM Doug Goodman < doug@start-connecting.com > wrote:

Forwarded message
From: <b>Doug Goodman</b> < doug@start-connecting.com>
Date: Tue, Mar 28, 2023 at 12:55 PM
Subject: Fwd: DFPI and USA Student Debt Relief
To: John Rojas < <u>JohnR@usastudentdebtrelief.com</u> >
Sebi
Their attorney responded. I will speak with him tomorrow afternoon at 3PM PST.
Any thoughts you have are very welcomed
Any thoughts you have are very welcomed.
Doug

----- Forwarded message -----

From: **Doug Goodman** < doug@start-connecting.com>

Date: Tue, Mar 28, 2023 at 12:52 PM Subject: Re: USA Student Debt Relief To: <a href="mailto:style="color: blue;">Affi.Eghbaldari@dfpi.ca.gov</a>>

Case 8:24-cv-01626-KKM-AAS  Mr Eghbaldari	Document 151-18 3254	Filed 02/28/25	Page 3 of 5 PageID	
Thank you very much for responding to my emai	il and getting back.			
Tomorrow, Wednesday, will work very well. I wi	ill call you at 3PM PST.			
Regards				
Doug Goodman				
On Tue, Mar 28, 2023 at 12:31 PM Eghbaldari, A	Affi@DFPI < <u>Affi.Eghbalda</u>	ıri@dfpi.ca.gov> wrot	te:	
Dear Mr. Goodman,				
I am an attorney with the California Department	of Financial Protection a	nd Innovation.		
How much extension do you need? Are you ava request?	ailable today or tomorrow	after 2:30pm PST (5	:30 PM EST) to discuss your	
Best regards,				
Affi Eghbaldari				
Senior Counsel, Enforcement Division				
California Department of Financial Protection &	Innovation			
1455 Frazee Road, Suite 315				
San Diego, CA 92108				

From: Doug Goodman < doug@start-connecting.com>

**Sent:** Monday, March 27, 2023 10:25 AM

affi.eghbaldari@dfpi.ca.gov

(619) 946-3312 | <u>www.dfpi.ca.gov</u>

Mr. George Johnson

Department of Financial Protection and Innovation

1455 Freeze Road, Suite 315

San Diego CA 92108

Re: USA Student Debt Relief, Douglas R Goodman

Mr. Johnson

I am writing in regards to a **Subpoena Duces Tecum** document you sent our company. It is dated March 1, 2023. It was delivered on 3/8/23. However, early on 3/8, my wife and I left on vacation for Portugal and Spain. We returned on 3/19.

I then sent the file to our company management. Our company is based out of Cali, Colombia where all of our managers and employees reside and operate. I am the only member in the United States, being in Sarasota Florida, and coordinate working with the merchant banks who process customer payments.

The focus of our business is to assist student loan holders to refinance their loans through the US Department of Education.

Most of our customers are based on the US East Coast and Puerto Rico.

We do very little business in California or the western states.

We have a very customer-oriented focus. Any customer who is not satisfied with the services we provided is entitled to have all of the fees they paid our company returned to them (other than what was already repaid to the Department of Education).

To obtain all of the documents you are seeking will take a major effort and time in Colombia and probably require translating many documents.

Please let me know the purpose of your probe and if there is a way to expedite it and provide a time extension.

Thank you for all your assistance.
Doug Goodman
doug@start-connecting.com
(941) 587-7966
1412 Pine Bay Drive
Sarasota FL 34231

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Juan Sebastian Rojas <u>Jayrojas423@gmail.com</u> *Cel 3188234462* 

# Composite Exhibit R

**September 2023**v-01626-KKM-AAS Document 151-19 Filed 02/28/25 Page 2 of 9 PageID 3258

From: Juan Rojas <jayrojas423@gmail.com>

To: Doug Goodman <doug@start-connecting.com>, Doris Goodman <dorisegman1@gmail.com>

**Date:** Mon, 11 Sep 2023 18:24:55 -0400

Good afternoon Doug and Doris,

Last week you sent 25 k to BBVA for Start connecting

Week 2 please send 30 k To BBVA and 30 K to G and G Bancolombia for a total of 85 k

Week 3 Please send 25 k To BBVA to complete the 110 K budget to run operations in Cali

Week 4 send 50 k (Sebastians Money) to BBVA for one of the payments due in 2 months for the purchase of the apartment in los Cambulos.

#### This gives us 110k for Operations in Colombia

and 50 K Sebastian's money sent for the payment of the apt for a total of 160 K in September; this needs to be done again in October to get everything paid for.

\*\*\*I would not keep all the money in the merchant accounts or checking accounts if I were you since they can check how much money is in there and it becomes very attractive for state regulators to get some of the money out the cookie jar if they see it sitting there and they have access to see how much is there month to month; I would save 50k in a safety deposit box or even a safe at your house on a monthly basis to save for any rainy day, this already happened to Thomas when they froze the accounts and we should learn from his mistakes.

Cordially,

Juan Sebastian Rojas

Jayrojas423@gmail.com Cel 3188234462 From: Juan Rojas <jayrojas423@gmail.com>

**To:** Doug Goodman <doug@start-connecting.com>, Doris Goodman <dorisegman1@gmail.com>

**Date:** Wed, 24 Jan 2024 19:53:01 -0500

Cordial saludo,

basado en el hecho que el día de hoy la cuenta de Bancolombia de G y G quedó con solo \$955 mil pesos COP / \$230.00 USD approx pido que se cumpla lo prometido y discutido con el presupuesto de Colombia.

- 1. Son 110k Dólares mensuales aca(Esta cifra no ha subido en más de 12 meses.)
- 2. La cuenta de Bancolombia gasta 30K mensuales pagando bonos y el hecho que se mandan 20 o 25 k causa este problema.
- 3. Se gastan entre mercadeo (Google, redes sociales, datos y sistemas aproximadamente 75 K en adición a los 110k de Colombia para un subtotal de 185K. Con los salarios (Douglas, Doris, Sebastian se van aproximadamente 220-230 k Mensuales. Los últimos 2 meses Noviembre y Diciembre se han generado más de 300k como acordado y este mes será igual aunque enero siempre es el mes más difícil por vacaciones en Diciembre y Navidad.
- 4. Pido que se cumpla con las fechas del presupuesto, se envían mínimo 35k de los 110k a G y G international por Bancolombia y los otros 75 k si pueden ir a Start connecting para no repetir esta escena de este mes.

Quedo muy atento a todo y adjunto archivo del procesador de todos los pagos antes de los settlement batches en las mercantiles. La idea es manejar muy bien las finanzas porque no puede ser que Douglas tenga que prestar dinero, que no haya efectivo en cuentas que están cumpliendo con los recaudos y métricas establecidas.

Noviembre 2023: Número de pagos:5557

Total Collected: \$304,441.29

Diciembre 2023: Número de Pagos: 5636

Total Collected: \$311,208.27

Informacion previene de: https://secure.nmi.com/merchants/index.php?tid=e8912fc9f17272ac4904e527019975a9

También para Diciembre quedan un poco más de \$2,300 USD que se quedaron en la última mercantil Clique que nunca devolvieron ese dinero que nunca hizo settlement en esa mercantil o el depósito de la reserva que también nos pertenece, ellos cobran su porcentaje por procesar pero la reserva y ese dinero trancado es nuestro. Esto ya es directamente con Dan y Chris.

Screenshots of both below:

Q	12/22/2013 20-13733 (605) Case 8:24-cv-0	161	4.759.03 OG KI	< N.A. /	-545.00 \	ŧ	0.00	0.00	4.4IL08 at 1.5.1	от 1 О	Filed 02/28/25 Page 4 of 9 Pag	יטוט
Q	12/22/2023 20:157:04 (36%) 0.24-CV-U	102	2,436,69	XIVI-A	1/1/3		9,00	ume	3260	-19	Filed 02/28/25 Page 4 of 9 Page	Jeid
Q	32/22/2025 20/39/26 (846)	17	4,999.96		0.00		6.00	0.00	4,999.99	w	4,099,94	
Q	13/23/2023 20/34/29 (400)	11	1,647.88		0.00	0	0.00	9.00	1,405.05	38	1,647.39	
Q	12/23/2023 20:56:37 (369)	00	986.00		0.00	œ	0.00	0.00	986.20	30	986.29	
Q	\$2/25/2923 20151124 (\$41)	44	1,427.70	1	0.00		0.00	9.99	5,827.78	++	1,627.79	
Q	52/24/2022 20/54/50 (60%)	++	2,175,21		0.00		9.00	0.00	1.171.21	**	2,175.29	
Q	\$2/24/2023 20184/86 (1910)	14	1,090.00		0.00	- 9	9.00	200	5.845.69	10	1,161.08	
Q	\$2/24/3922 20194/88 (646)		5,999.99	- 1	0.00	ū	0.00	0.00	4,000.00	29	L099.09	
a	32/25/2023 20/58/52 (800)	81	2,275.95		0.00	0	0.00	284.00	8.054.98	82	2,275.93	
Q	32/25/2023 20/56/56 (376)	84	3,343.60	4	0.00		9.00	0.00	3,948.60	34	L345.69	
9	52/25/2023 20156/50 (849)		2,081.00		0.00	18.	9.00	19.00	8.042.00	39	2,041.00	
Q	\$2/35/3023 30:56:63 (609)	36	1,271.63		0.00	747	0.00	+30	3,864.60	34	1,373.98	
Q	12/34/3023 20137-02 (312)	20	29475		0.00	ě.	0.00	0.56	894.75	25	894.75	
Q,	12/26/2023 20/18/05 (\$80)	28	1,417.40		0.00	¢	0.00	2.00	1,417.40	28	E457-08	
Q	13/21/3023 2015/162 (600)	62	1,411,20		0.00	- 8	9.00	3.00	1,491.21	12	3,403,20	
Q,	13/27/3023 30157140 (392)	21	2,138.64		0.00	0	0.00	+40	2,107.62	33	2,218.68	
Q,	12/27/2023 20:29:03 (801)	in.	0,084,81	0	0.00	ā	0.00	0,00	8,084.81	47	3,654.59	
q	12/21/2023 20107139 (655)	11.	2,807.24		0.00		4.00	148.80	2,584.09	71	2,507.29	
Q	12/79/2013 20:57143 (394)	11	1,809.09	à	0.00	ø	0.00	18 00	1,591.09	111	3,609.09	
٩	13/29/2023 30107:13 (613)	94	6,880.27	4	0.00	.0	0.00	0.00	4,490.27	94	5,680.27	
Q	12/29/2023 20:17:41 (315)	71	4,279.53		0.00	0	0.00	0.00	4,274.18	71	4,279-16	
q	13/30/2023 20:56:55 (613)	286	14,540.00		0.00	à	0.00	264.02	54,284.09	280	54,649.03	
Q	13/30/3022 20:07:03 (310)	192	*,407.83		0.00	ü	0.00	9.00	4,048.83	192	9.607.03	
٩	\$2/25/2023 20:56:59 (RS4)	24	1,217.88	4	0.00	п	0.00	0.00	1,317.66	28	5,217.68	
q	13/31/2023 30:54:23 (379)	14	710.07	0	0.00	0	0.00	0.00	765.61	10	765.67	
0 0	92/30/2023 54:39:22 (800) PALED Syttlement Falled, Contact Tays Before Resulteriting	74	8,925.00	0	0.00	0	0.00	0.00	0.00	74	2,323.93	

-	11/22/2023 20:17:21 (375)	.87	2,564.85	- 1	5.00	0.	0.00	0.00	2,004.85	31	2,564.35
4	11/22/2023 2613 Case	8:	24-cv	-01	626-K	KM	-A/	45,00	Docu	me	nt 151
9	\$1/22/2022 28:19:43 (814)	64	2,864.77		0.00	0	0.00	9.00	2,864.77	36	3261
Q,	11/23/2023 20:16:26 (576)	20	2,157.18		0.00	0	0.00	0.00	2,157.55	35	2,537.58
a,	81/23/2023 28/36/27 (339)	29	1,254.45		0.00		11,00	9.00	1,228.40	29	1,234.40
Q;	11/23/2023 28:17:19 (817)	71	1,905.70	. 0	0.00	9	9.00	0.00	1,901,70	- 91	1,903.79
0,	11/24/2023 20:11/05 (977)	111	2,102.29	. 0	0.00	0	0.00	0.00	2,882.29	38	2,532-29
a,	11/34/3023 36/17:21 (340)	24	1,975.58		0.00	à.	0.00	0.00	1,479.50	34	1,970.58
Q,	11/24/2022 38:18:21 (818)	41	2,768.80	9	0.00	9	0.00	0.00	2,788.80	45	2,765.50
d.	11/25/2023 20:16:32 (976)	48	2,617,64	. 0	0.00	0	0.00	249.00	2,372.64	45	1,017.04
9	33/25/2023 20:36:47 (343)	52	1,029.43		0.00	0	0.00	19.00	1,610.45	31	1,829.43
Q,	11/25/2023 20:17:03 (819)	11	2,402.10		0.00	9,3	0.00	19.00	2,888.10	103	1,402.10
Q.	81/26/2023 38:16:23 (579)	30	1,848.75		0.00	0.7	0.00	0.00	1,941.71	40	1,940.93
Q,	33/36/2023 38:36:29 (342)	18	1,315.31	0	0.00	ů.	8.00	8.00	1,210.25	10	1,215.25
Ω,	11/26/2023 38:17:27 (829)	33	1,094.78	. 9	0.00	9	0.00	9.00	1,881.78	33	1,094.70
Q,	11/27/2023 20:17:56 (500)	61	4,786.95	.0	0.00	0(::	0.00	8.00	4,777.95	81	4,706.90
Q.	33/27/2023 28/38/43 (343)	49	2,383.55	- 0	0.00	0	0.00	8.00	0,309.95	49	3,389.35
Q,	11/27/2023 28:20(33 (821)	13	4,621.94	2	0.00	n	1.00	1.00	4,925.94	82	4,621,94
Q.	11/20/2023 30:17:33 (501)	0.6	3,031.40	. 0	0.00	0	0.00	149,21	3,403.39	10	3,835.60
Q.	11/28/2023 20:18:53 (344)	62	2,285.51		0.00	ď.	11.00	28.00	2.191.31	12	2,225.21
Q.	11/20/2023 20:30:36 (822)	91	3,729.01		0.00	0	0.00	9.00	5,720.08	91	3,729.05
Q.	11/29/2023 20/17/28 (982)	91	3,549.00	.0	0.00	0::	0.00	0.00	5,849.00	83	3,849.00
O,	11/29/2023 20:17/86 (34)	43	2,815.01		0.00	0	8.00	8.00	2,813.01	43	2,513.01
Q,	\$1/29/2022 28:19:36 (923)	30	1,198.00	4	0.00	0	0.00	0.00	3,993,00	60	2,595.00
Q.	51/30/2023 20:10:04 (553)	213	13,807.01	- 3	-12476	0	0.00	144.83	11,428.92	212	\$1,770.76
Q,	11/30/2023 20:10:52 (346)	542	7,697.66	. 0	0.00	ő	0.00	110.38	7,857.21	543	7,647.66
Q,	81/30/2023 20/20/87 (824)	211	11,708.98		0.00	9	0.00	29.00	11,877,98	223	11,706.91
	Totale	5939	304,310.94	20	-1,009.65	0.	H.00	4,209.50	300,223,79	1097	304,445.29

Filed 02/28/25 Page 5 of 9 PageID

Juan Sebastian Rojas <u>Jayrojas423@gmail.com</u> *Cel 3188234462* 



Start Connecting LLC 1412 Pine Bay Drive Sarasota Florida 34231 941-587-7966

Sarasota, FL July 17, 2020

Gentlemen Banco BBVA Colombia

With this letter I certify that on July 15<sup>th</sup> of 2020 we sent via wire transfer from our Suntrust Bank account to the Start Connecting SAS account at BBVA a total of US\$ 7,700 (seven thousand and seven hundred USA dollars) to cover the cost of salaries, commissions and equipment costs for Start Connecting SAS.

We kindly request your favor to release those funds and deposit them in the company's account # 5160.

Sincerely,

Woughs R feedmen Douglas Goodman

President
Start Connecting LLC
1412 Pine Bay Drive
Sarasota Florida 34231
941-587-7966

19860

CEDULA	NOMBRE	DIAS	COMPENSA CIÓN	AUX TRANSP	TOTAL DEVENG
1,019,130,469	JUAN SEBASTIAN HERNAN ROJAS GALLON	30	\$ 3,000,000	\$0	\$ 3,000,000
1,125,803,175	JEAN CARLOS MERA CACHAYA	30	\$ 877,803	\$ 102,854	\$ 980,657
16,940,283	EDWARD ENRIQUE MURCIA SALAZAR	5	\$ 146,301	\$ 17,142	\$ 163,443
98,626,699	CARLOS ALBEIRO DAVILA	30	\$ 3,000,000	\$0	\$ 3,000,000
1,030,578,254	LAURA MARCELA SANCHEZ CAICEDO	30	\$ 1,500,000	\$ 102,854	\$ 1,602,854
1,113,658,135	LAURA MELISSA QUIRAMA AHUMADA	30	\$ 877,803	\$ 102,854	\$ 980,657
1,125,779,827	MICHELLE LEANDRA QUIRAMA AHUMADA	30	\$ 877,803	\$ 102,854	\$ 980,657
1,144,057,693	JUAN MANUEL ZAMORANO ACOSTA	30	\$ 877,803	\$ 102,854	\$ 980,657
94,527,982	HECTOR MARIO LATORRE BENAVIDES	30	\$ 877,803	\$ 102,854	\$ 980,657
79,936,867	JORGE IVAN CADENA GUERRERO	30	\$ 1,000,000	\$ 102,854	\$ 1,102,854
1,144,175,930	SEBASTIAN SALAZAR JARAMILLO	30	\$ 1,000,000	\$ 102,854	\$ 1,102,854
1,144,207,831	VALENTINA MONROY VIVAS	30	\$ 877,803	\$ 102,854	\$ 980,657
1,151,949,759	STEPHANIE RODRIGUEZ ZAMUDIO	30	\$ 877,803	\$ 102,855	\$ 980,658
1,151,970,758	STEVEN SOTO GONZALEZ	30	\$ 877,803	\$ 102,856	\$ 980,659
1,113,681,285	DIANA FERNANDA FLOREZ	30	\$ 877,803	\$ 102,857	\$ 980,660
1,125,785,970	JUAN MANUEL YAMEL RODRIGUEZ	30	\$ 877,803	\$ 102,858	\$ 980,661

\$ 877,803 \$

102,854

16 1241 72:2752 14600 15000 15000

w W



Start Connecting LLC 1412 Pine Bay Drive Sarasota Florida 34231 941-587-7966

Sarasota, FL Julio 17 de 2020

Sres Banco BBVA Colombia

Por medio de la presente certifico que el 15 de Julio del presente ano giramos un monto de \$US 7,700 (siete mil setecientos dolares americanos) para cubrir gastos de salarios, comisiones y compra de equipo de nuestra compania – START CONNECTING SAS basada en Cali, Colombia.

Pedimos el favor de que los fondos sean liberados y depositados en la cuenta corriente de la compañía, cuyo numero es # 5160.

Atentamente,

Voegles Rfooder on

Presidente
Start Connecting LLC
1412 Pine Bay Drive
Sarasota Florida 34231
941-587-7966

_	Amount	_ ^
	300.00	Transfer to cover Paypall for Facebook leads
	200.00	Transfer to cover Paypall for Facebook leads
	500.00	Transfer to cover Frontier Telecommunications
	300.00	Transferred from 3710 to maintain sufficient cash balance
	500.00	Transfer to cover Frontier Telecommunications double billing, then disputed and recersed
	483.00	Frontier Communications
	486.50	Frontier Communications
	750.00	_ Transferred from 3710 to deposit in Paypal for Facebook ads
\$	3,519.50	
\$	3 519 50	

#### Amount 2,000.00 Worldremit wire transfer to Cali for Office expansion expenses To our PayPall account to pay for leads 300.00 Paid JLP Media for telemarketing prospect leads 3,200.00 Repay Doris Goodman Loan to Start Connecting 1,000.00 To our PayPall account to pay for Facebook leads 200.00 Payroll 2nd Half of May sent to DYF Ingenieria 6,425.00 Paid to Frontier Telecommunications 500.00 Worldremit wire transfer to Cali Office expenses 2,000.00 Paid Frontier and then had them reimburse us for double payment 500.00 Transferred to Doug Goodman 500.00 Transferred to 3611 to maintain sufficient cash balance 300.00 Paid JLP Media for telemarketing prospect leads 2,200.00 May Commissions sent to Start Connecting SAS (test transfer) 300.00 5,850.00 May Commissions sent to Start Connecting SAS Western Union transfer to Cali Office for new office buildout 1,775.00 Transferred to deposit in Paypal for Facebook ads 750.00 1st Half of June payroll sent to DYF Ingenieria 5,550.00 Transferred to cover Microsoft and other business expenses 500.00 Genesys Telecommunications for monthly fee 2,152.72

# Exhibit S

# **Account information**

### Extraction info

Common information				
Extraction name	Doug Goodman Clouds			
Extraction ID	20F97378DD144D1E8EEFC668853DF57A			
Extraction started	7/11/2024 5:26:54 PM			
Extraction finished	7/11/2024 9:01:15 PM			
Extraction duration	03:34:20			
Extracted by OFCE version	10.2.0.134			
Time zone	Etc/GMT-4			

Backup information	
Content	WhatsApp QR Multi-device

## General info

General info			
Case number	Case 7/11/2024 5:08:07 PM		
Incident number	E10685		
Evidence number	E10685-7		
Confiscation date	2024-07-11		

# Owner info

Owner info			
Owner name	Doug Goodman		
Owner phone	941-587-7966		
Owner email	doug.goodman@zagegroup.com		
Phone number (WhatsApp QR Multi-device)	<b>X</b> +19415877966		

NVA, E1	068-7 (WhatsApp Clo	oud)	3200	Oxygen Forensic® Detective - 16.2.0.200			
4	Delivered (New )	0/2024 10:52:29 AM (New York UTC-4) (ork) 07/10/2024 10:52:30 AM (UTC-4) (New York) 07/10/2024 10:55:27 AM	Direction Outgoing  Type WhatsApp message	Source WhatsApp QR Multi-device Read status Read			
	read time otamp	(UTC-4)	300 P. S.				
	From +19415877966 <19415877966@s.whatsapp.net>						
	To Sebas <573188234462@s.whatsapp.net>						
	A STATE OF THE PARTY OF THE PAR	Starred No					
	Remote party						
		Good for you. Thanks for the update					
		2798E6EFB2C1BDD2057F86F36BC8FACC					
	The second secon	573188234462@s.whatsapp.net					
		Good for you. Thanks for the update					
5	Time stamp 7/10	0/2024 10:51:35 AM (New York UTC-4)	Direction o Incoming	Source WhatsApp QR Multi-device			
			Type WhatsApp message	wuu-device			
	From	Sebas <573188234462@s.whatsapp.net>					
		+19415877966 <19415877966@s.whatsapp	net>				
	Starred	· ·					
	Remote party						
	V	Funds are released thanks Doug and Amen					
		3AB1DDF28462EDE8B7A9					
	Remote party	573188234462@s.whatsapp.net					
	Text	Funds are released thanks Doug and Amen					
6	Time stamp 7/9/	/2024 2:31:11 PM (New York UTC-4)	Direction o Incoming	Source WhatsApp QR Multi-device			
			Type WhatsApp message	Wald-device			
	From	Bakie Goodman <19415046661@s.whatsap	p.net>				
	То	+19415877966 <19415877966@s.whatsapp	o.net>				
	Starred	No					
	Remote party	Bakie Goodman					
	Text	Of course! Mom just called and said we'll tall	k again when she gets home				
	Message ID	3A1C75152D2705EECC56					
	Remote party	19415046661@s.whatsapp.net					
	ID						
	lext	Of course! Mom just called and said we'll tall	k again when she gets nome				
7	Time stamp 7/9/	/2024 1:50:43 PM (New York UTC-4)	Direction Outgoing	Source WhatsApp QR			
		ork) 07/09/2024 01:50:47 PM (UTC-4)	Turne Whate App message	Multi-device			
	Read time stamp	(New York) 07/09/2024 01:50:52 PM (UTC-4)	Type WhatsApp message	Read status Read			
Ī	From	+19415877966 <19415877966@s.whatsapp	o.net>				
	То	Bakie Goodman <19415046661@s.whatsap	p.net>				
	Starred	No					
	Remote party	Bakie Goodman					
	Text	Thanks for calling. It is the best thing that ha	ppens during my day.				
	Message ID	Message ID ADFBAD7B8124C607A685EECBEDA8768F					
	Remote party 19415046661@s whatsapp net ID						
	Text Thanks for calling. It is the best thing that happens during my day.						

3269 N/A, E1068-7 (WhatsApp Cloud) Oxygen Forensic® Detective - 16.2.0.200 Time stamp 7/9/2024 12:56:50 PM (New York UTC-4) WhatsApp QR Direction 6 Incoming Source % Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Ty very much □ Message ID 3A31B15BA576A3D86EA8 Remote party 573188234462@s.whatsapp.net ID Text Ty very much □ 9 Time stamp 7/9/2024 12:35:55 PM (New York UTC-4) Direction Outgoing WhatsApp QR Source 1 Multi-device Delivered (New York) 07/09/2024 12:35:57 PM (UTC-4) Read status Read Type WhatsApp message Read time stamp (New York) 07/09/2024 12:56:39 PM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No Remote party Sebas Text I filled out the 10 point document and met with Truist manager yesterday as soon as we arrived. She sent it online yesterday to the bank and expects to hear back within 5 business days. I will keep you posted. Message ID 88BBD03DC5902263268470D1A939F975 573188234462@s.whatsapp.net Remote party Text I filled out the 10 point document and met with Truist manager yesterday as soon as we arrived. She sent it online yesterday to the bank and expects to hear back within 5 business days. I will keep you posted. Time stamp 7/9/2024 11:58:12 AM (New York UTC-4) WhatsApp QR Direction n Incoming Source Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Good morning Doug hope you guys made it well. Did the bank say anything about releasing those funds? Message ID 3ADE6AEBCA0EA22016C5 Remote party 573188234462@s.whatsapp.net Text Good morning Doug hope you guys made it well. Did the bank say anything about releasing those funds? 11 Time stamp 7/8/2024 10:40:11 AM (New York UTC-4) Source WhatsApp QR Direction Outgoing Multi-device Delivered (New York) 07/08/2024 10:40:13 AM (UTC-4) Type WhatsApp message Read status Read Read time stamp (New York) 07/08/2024 12:26:53 PM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Bakie Goodman <19415046661@s.whatsapp.net> Starred No. Remote party Bakie Goodman Text Can't wait. Thanks We are back. Wow. Pool is green, plants are dry. Lots of work. Talk tonight Message ID 6952757B1AF3F01824BE0FB15AD01F17 19415046661@s.whatsapp.net Remote party ID

Can't wait. Thanks

We are back. Wow. Pool is green, plants are dry. Lots of work. Talk tonight

N\A, E1068-7 (WhatsApp Cloud) Oxygen Forensic® Detective - 16.2.0.200

				77 (C. C. C			
30	Delivered (New )	/2024 1:22:26 PM (New York UTC-4) /ork) 07/03/2024 01:22:27 PM (UTC-4)	Direction Outgoing  Type WhatsApp message	Source WhatsApp QR Multi-device Read status Read			
	Read time stamp	(New York) 07/03/2024 01:23:42 PM (UTC-4)	,, ,	100			
		From +19415877966 <19415877966@s.whatsapp.net>					
	То	To Sebas <573188234462@s.whatsapp.net>					
	Starred No						
	Remote party Sebas						
	Text	I'll find out on Monday what is happening. This	is the only case we have had for fu	unds being frozen			
		All of the remaining funds in the account (almost \$80k) will be available and I can mo ve them around in the USA and then to you.					
	Also, we are bringing \$20k in cash for you. As a last resort we can use it short term this week for the business. Net we have options.						
	Message ID	4BB6CF8B20641B4DD5C47684BEEA1509					
	Remote party	573188234462@s.whatsapp.net					
		I'll find out on Monday what is happening. This	is the only case we have had for fu	unds being frozen			
		All of the remaining funds in the account (almo to you.	ost \$80k) will be available and I car	n mo ve them around in the USA and then			
		Also, we are bringing \$20k in cash for you. As Net we have options.	a last resort we can use it short ten	m this week for the business.			
31	Time stamp 7/3/	/2024 1:16:06 PM (New York UTC-4)	Direction on Incoming	Source WhatsApp QR Multi-device			
			Type  WhatsApp message	Read status Read			
	From	Sebas <573188234462@s.whatsapp.net>					
		+19415877966 <19415877966@s.whatsapp.n	net>				
	Starred						
	Remote party						
		3ACAC8E4E82C0515FCDE					
	Remote party	573188234462@s.whatsapp.net					
	Media file	PTT-20240703-WA0000.opus					
	PTT-20240703-V opus	VA0000.					
32	Time stamp 7/3/	2024 1:10:57 PM (New York UTC-4)	Direction Outgoing	Source WhatsApp QR			
		(ork) 07/03/2024 01:10:58 PM (UTC-4)	Type ///hote Ann massage	Multi-device			
	Read time stamp	(New York) 07/03/2024 01:15:07 PM (UTC-4)	Type  WhatsApp message	Read status <a>Read</a>			
	From	+19415877966 <19415877966@s.whatsapp.n	net>				
	То	Sebas <573188234462@s.whatsapp.net>					
	Starred	No					
	Remote party	Sebas					
	1 1		et here, including the \$20k in cash	we have with us.			
Text Let's look at all the viable options when you get here, including the \$20k in cash we have with us.  Message ID E332D143F19F3230B1F0211BFE49A813							
Remote party 573188234462@s.whatsapp.net							
	ID	of o 100204402(@s.wilatsapp.fiet					
		Let's look at all the viable options when you g	et here, including the \$20k in cash	we have with us.			

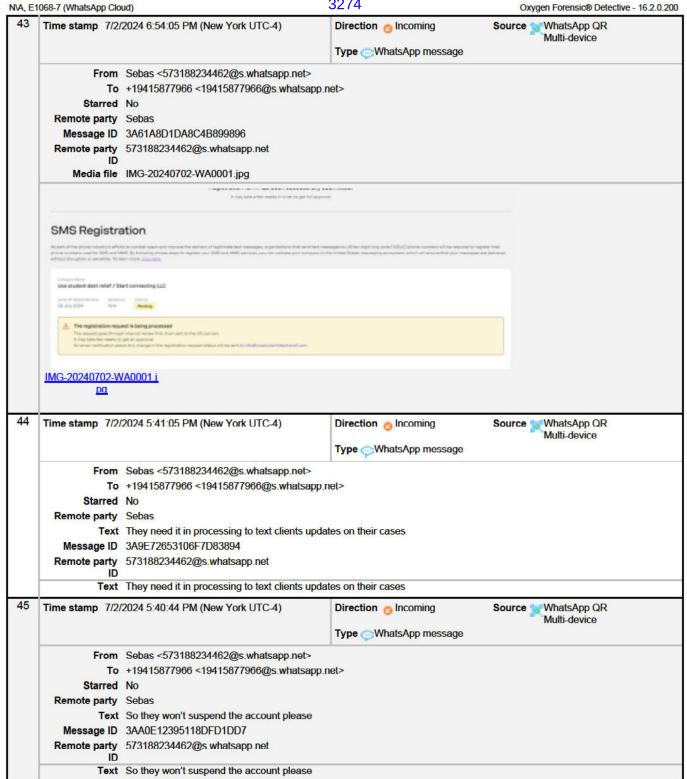
N/A, E1068-7 (WhatsApp Cloud) Oxygen Forensic® Detective - 16.2.0.200 Time stamp 7/3/2024 12:36:10 PM (New York UTC-4) Direction 6 Incoming WhatsApp QR Source ¶ Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text 25k I mean Message ID 3AFCDE93A4E597566B08 Remote party 573188234462@s.whatsapp.net ID Text 25k I mean Time stamp 7/3/2024 12:35:59 PM (New York UTC-4) Direction 6 Incoming Source WhatsApp QR Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text So they don't freeze 40k instead of 15k Message ID 3A601E416CAF39891489 Remote party 573188234462@s.whatsapp.net Text So they don't freeze 40k instead of 15k Time stamp 7/3/2024 12:35:31 PM (New York UTC-4) **Direction** n Incoming Source WhatsApp QR Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Can we find out with her? Message ID 3AF36A8435FC5D0E1E8D Remote party 573188234462@s.whatsapp.net Quoted I talked with Truist. This 25k is on hold till we get back Monday and get her the data she needs. message For NOW we can test sending a \$15k wire right away and see if it goes through just like the one you received. Is that OK with you. Quoted F141D3BE0D65609202D616A3B7E31000 message ID Text Can we find out with her? Time stamp 7/3/2024 12:18:32 PM (New York UTC-4) Direction Outgoing Source WhatsApp QR Delivered (New York) 07/03/2024 12:18:33 PM (UTC-4) Multi-device Type WhatsApp message Read status Read Read time stamp (New York) 07/03/2024 12:35:11 PM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No Remote party Sebas Text I talked with Truist. This 25k is on hold till we get back Monday and get her the data she needs. For NOW we can test sending a \$15k wire right away and see if it goes through just like the one you received. Is that OK with you. Message ID F141D3BE0D65609202D616A3B7E31000 Remote party 573188234462@s.whatsapp.net Text I talked with Truist. This 25k is on hold till we get back Monday and get her the data she needs. For NOW we can test sending a \$15k wire right away and see if it goes through just like the one you received. Is that OK with you.

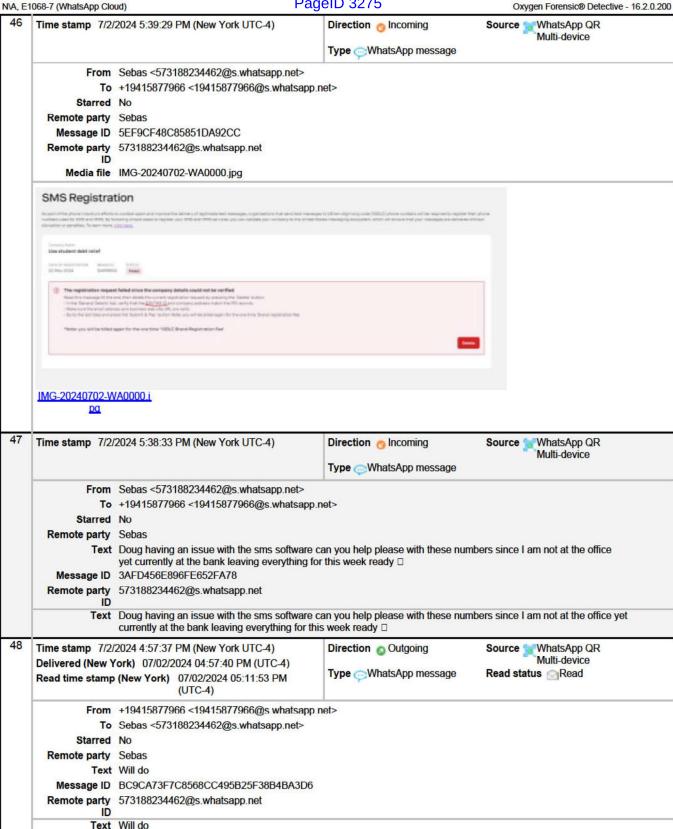
Oxygen Forensic® Detective - 16.2.0.200 NVA, E1068-7 (WhatsApp Cloud)

л, ш	066-7 (WHAISAPP CIO	odd)		Oxygen Forensico Detective - 16.2.0.			
37	Delivered (New Y	/2024 11:51:35 AM (New York UTC-4) /ork) 07/03/2024 11:51:36 AM (UTC-4) o (New York) 07/03/2024 11:51:43 AM (UTC-4)	Direction Outgoing  Type WhatsApp message	Source WhatsApp QR Multi-device Read status Read			
	From	+19415877966 <19415877966@s.whatsap	p.net>				
	То	Sebas <573188234462@s.whatsapp.net>					
	Starred	No					
	Remote party	Sebas					
	Text	Text There is nothing fraudulent. When I get back, we need to investigate why it happened and fix the transfers.  We just were at Luz Marina. Mom is now going to the hair dresser. I am heading back to Gratamira.					
			oing to the hair dresser. I am heading	back to Gratamira.			
	Monage ID	When are you arriving?					
		5E32413218C504CAB6A610D7FB99707C					
	ID	573188234462@s.whatsapp.net					
		There is nothing fraudulent. When I get back	k, we need to investigate why it happ	ened and fix the transfers.			
		We just were at Luz Marina. Mom is now go	ing to the hair dresser. I am heading	back to Gratamira.			
		When are you arriving?					
8	Time stamp 7/3/	/2024 11:48:08 AM (New York UTC-4)	Direction o Incoming	Source WhatsApp QR Multi-device			
			Type WhatsApp message	wulu-device			
	From	Sebas <573188234462@s.whatsapp.net>					
	То	+19415877966 <19415877966@s.whatsap	p.net>				
	Starred	No					
	Remote party	Sebas					
	Text	Where are you guys now?					
	Message ID	3A820EAFEC19A19291D2					
	Remote party	573188234462@s.whatsapp.net					
		Where are you guys now?					
39	Time stamp 7/3/	/2024 11:48:01 AM (New York UTC-4)	Direction on Incoming	Source WhatsApp QR Multi-device			
			Type WhatsApp message	mail device			
	From Sebas <573188234462@s.whatsapp.net>		,				
	To +19415877966 <19415877966@s.whatsapp		p.net>				
	Starred	No					
	Remote party	Sebas					
	Text	Hello Doug how is this fraudulent information	n?				
	Message ID	3AC8B17CB4C4335FB1BD					
	Remote party ID	573188234462@s.whatsapp.net					
	Text	Hello Doug how is this fraudulent informatio	n?				

Oxvaen Forensic® Detective - 16.2.0.200 N/A E1068-7 (WhatsApp Cloud)

40	1068-7 (WhatsApp Clo	ua)	3273	Oxygen Forensic® Detective - 16.2.0.2		
40	Delivered (New )	2024 11:20:34 AM (New York UTC-4) York) 07/03/2024 11:20:36 AM (UTC-4) YORW YORK) 07/03/2024 11:47:30 AM (UTC-4)	Direction Outgoing  Type WhatsApp message	Source WhatsApp QR Multi-device Read status Read		
		+19415877966 <19415877966@s.whatsapp.r Sebas <573188234462@s.whatsapp.net> No	net>			
	Remote party Sebas  Text Just informed by our Truist manager that thr \$25k wire was frozen by the intermediary bank. They think it could be fraudulent and want 8 questions answered.					
		I can answer 6 today. The other 2 need document Monday.  Let's discuss this week.	nent information that is in my office	and has to wait until we are back		
	Message ID	443DFF9845A914658ACACE43E936A277				
	Common Co	573188234462@s.whatsapp.net				
		fraudulent and want 8 questions answered.  I can answer 6 today. The other 2 need document Monday.  Let's discuss this week.	nent information that is in my office	and has to wait until we are back next		
41	710					
+1	Time stamp //2/	2024 6:56:11 PM (New York UTC-4)	Direction Outgoing	Source WhatsApp QR		
+1	Delivered (New )	2024 6:56:11 PM (New York UTC-4) York) 07/02/2024 06:56:13 PM (UTC-4) (New York) 07/02/2024 06:56:36 PM (UTC-4)	Direction Outgoing  Type WhatsApp message	Source WhatsApp QR Multi-device Read status Read		
+1	Delivered (New ) Read time stamp	York) 07/02/2024 06:56:13 PM (UTC-4) (New York) 07/02/2024 06:56:36 PM (UTC-4)	Type WhatsApp message	Multi-device		
<del>-1</del> 1	Delivered (New Y Read time stamp	York) 07/02/2024 06:56:13 PM (UTC-4) (New York) 07/02/2024 06:56:36 PM (UTC-4) +19415877966 <19415877966@s.whatsapp.r	Type WhatsApp message	Multi-device		
<del>-</del> 1	Delivered (New Y Read time stamp	/ork) 07/02/2024 06:56:13 PM (UTC-4) (New York) 07/02/2024 06:56:36 PM (UTC-4) +19415877966 <19415877966@s.whatsapp.ret>	Type WhatsApp message	Multi-device		
<del>,</del> 1	Delivered (New Y Read time stamp From To Starred	York) 07/02/2024 06:56:13 PM (UTC-4) (New York) 07/02/2024 06:56:36 PM (UTC-4) +19415877966 <19415877966@s.whatsapp.net> No	Type WhatsApp message	Multi-device		
<del>+</del> 1	Pelivered (New York Read time stamp)  From To Starred Remote party	York) 07/02/2024 06:56:13 PM (UTC-4) (New York) 07/02/2024 06:56:36 PM (UTC-4) +19415877966 <19415877966@s.whatsapp.net> No	Type WhatsApp message	Multi-device		
<b>+</b> 1	Pelivered (New York Read time stamp  From To Starred Remote party Text	York) 07/02/2024 06:56:13 PM (UTC-4) (New York) 07/02/2024 06:56:36 PM (UTC-4) +19415877966 <19415877966@s.whatsapp.net> No Sebas	Type WhatsApp message	Multi-device		
71	Pelivered (New York Read time stamp  From To Starred Remote party Text Message ID	York) 07/02/2024 06:56:13 PM (UTC-4) (New York) 07/02/2024 06:56:36 PM (UTC-4) +19415877966 <19415877966@s.whatsapp.net> No Sebas Best of luck.	Type WhatsApp message	Multi-device		
<b>4</b> 1	Pelivered (New York Read time stamp  From To Starred Remote party Text Message ID Remote party ID	Tork) 07/02/2024 06:56:13 PM (UTC-4) (New York) 07/02/2024 06:56:36 PM (UTC-4) +19415877966 <19415877966@s.whatsapp.re Sebas <573188234462@s.whatsapp.net> No Sebas Best of luck. B4393BEBA718FE618DFC38776C0B7200	Type WhatsApp message	Multi-device		
	Pelivered (New York Read time stamp From To Starred Remote party Text Message ID Remote party ID Text	Tork) 07/02/2024 06:56:13 PM (UTC-4) (New York) 07/02/2024 06:56:36 PM (UTC-4)  +19415877966 <19415877966@s.whatsapp.net> No Sebas Best of luck. B4393BEBA718FE618DFC38776C0B7200 573188234462@s.whatsapp.net	Type  WhatsApp message	Multi-device		
	Pelivered (New York Read time stamp From To Starred Remote party Text Message ID Remote party ID Text	Tork) 07/02/2024 06:56:13 PM (UTC-4) (New York) 07/02/2024 06:56:36 PM (UTC-4) +19415877966 <19415877966@s.whatsapp.ret> No Sebas <573188234462@s.whatsapp.net> No Sebas Best of luck. B4393BEBA718FE618DFC38776C0B7200 573188234462@s.whatsapp.net  Best of luck.	Type  WhatsApp message	Multi-device Read status ☐ Read  Source ☐ WhatsApp QR		
	Pelivered (New Y Read time stamp From To Starred Remote party Text Message ID Remote party ID Text	Tork) 07/02/2024 06:56:13 PM (UTC-4) (New York) 07/02/2024 06:56:36 PM (UTC-4) +19415877966 <19415877966@s.whatsapp.ret> No Sebas <573188234462@s.whatsapp.net> No Sebas Best of luck. B4393BEBA718FE618DFC38776C0B7200 573188234462@s.whatsapp.net  Best of luck.	Type  WhatsApp message	Multi-device Read status ☐ Read  Source ☐ WhatsApp QR		
	Pelivered (New York Read time stamp  From To Starred Remote party Text Message ID Remote party ID Text Time stamp 7/2/	Tork) 07/02/2024 06:56:13 PM (UTC-4) (New York) 07/02/2024 06:56:36 PM (UTC-4) +19415877966 <19415877966@s.whatsapp.ret> No Sebas <573188234462@s.whatsapp.net> No Sebas Best of luck. B4393BEBA718FE618DFC38776C0B7200 573188234462@s.whatsapp.net Best of luck.	Type WhatsApp message  Direction Incoming  Type WhatsApp message	Multi-device Read status ☐ Read  Source ☐ WhatsApp QR		
	Pelivered (New York Read time stamp  From To Starred Remote party Text Message ID Remote party ID Text Time stamp 7/2/	Tork) 07/02/2024 06:56:13 PM (UTC-4) (New York) 07/02/2024 06:56:36 PM (UTC-4)  +19415877966 <19415877966@s.whatsapp.net> No Sebas <573188234462@s.whatsapp.net> No Sebas Best of luck. B4393BEBA718FE618DFC38776C0B7200 573188234462@s.whatsapp.net  Best of luck. 2024 6:54:17 PM (New York UTC-4)  Sebas <573188234462@s.whatsapp.net> +19415877966 <19415877966@s.whatsapp.net>	Type WhatsApp message  Direction Incoming  Type WhatsApp message	Multi-device Read status ☐ Read  Source ☐ WhatsApp QR		
	Pelivered (New York Read time stamp  From To Starred Remote party Text Message ID Remote party ID Text Time stamp 7/2/	Tork) 07/02/2024 06:56:13 PM (UTC-4) (New York) 07/02/2024 06:56:36 PM (UTC-4) +19415877966 <19415877966@s.whatsapp.resebas <573188234462@s.whatsapp.net> No Sebas Best of luck. B4393BEBA718FE618DFC38776C0B7200 573188234462@s.whatsapp.net  Best of luck. 2024 6:54:17 PM (New York UTC-4)  Sebas <573188234462@s.whatsapp.net> +19415877966 <19415877966@s.whatsapp.re	Type WhatsApp message  Direction Incoming  Type WhatsApp message	Multi-device Read status ☐ Read  Source ☑ WhatsApp QR		
	Pelivered (New York Read time stamp From To Starred Remote party Text Message ID Remote party ID Text Time stamp 7/2/	Tork) 07/02/2024 06:56:13 PM (UTC-4) (New York) 07/02/2024 06:56:36 PM (UTC-4) +19415877966 <19415877966@s.whatsapp.resebas <573188234462@s.whatsapp.net> No Sebas Best of luck. B4393BEBA718FE618DFC38776C0B7200 573188234462@s.whatsapp.net  Best of luck. 2024 6:54:17 PM (New York UTC-4)  Sebas <573188234462@s.whatsapp.net> +19415877966 <19415877966@s.whatsapp.re	Type WhatsApp message  Direction Incoming  Type WhatsApp message	Multi-device Read status ☐ Read  Source ☐ WhatsApp QR		
	Pelivered (New York Read time stamp From To Starred Remote party Text Message ID Remote party ID Text Time stamp 7/2/ From To Starred Remote party Text	Tork) 07/02/2024 06:56:13 PM (UTC-4) (New York) 07/02/2024 06:56:36 PM (UTC-4) +19415877966 <19415877966@s.whatsapp.rt Sebas <573188234462@s.whatsapp.net> No Sebas Best of luck. B4393BEBA718FE618DFC38776C0B7200 573188234462@s.whatsapp.net  Best of luck. 2024 6:54:17 PM (New York UTC-4)  Sebas <573188234462@s.whatsapp.net> +19415877966 <19415877966@s.whatsapp.rt No Sebas	Type WhatsApp message  Direction Incoming  Type WhatsApp message	Multi-device Read status ☐ Read  Source ☐ WhatsApp QR		
42	Pelivered (New York Read time stamp From To Starred Remote party Text Message ID Remote party ID Text Time stamp 7/2/ From To Starred Remote party Text Message ID Remote party Text Message ID	Tork) 07/02/2024 06:56:13 PM (UTC-4) (New York) 07/02/2024 06:56:36 PM (UTC-4)  +19415877966 <19415877966@s.whatsapp.rt Sebas <573188234462@s.whatsapp.net> No Sebas Best of luck. B4393BEBA718FE618DFC38776C0B7200 573188234462@s.whatsapp.net  Best of luck. 2024 6:54:17 PM (New York UTC-4)  Sebas <573188234462@s.whatsapp.net> +19415877966 <19415877966@s.whatsapp.rt No Sebas They just submitted it hope it works □	Type WhatsApp message  Direction Incoming  Type WhatsApp message	Multi-device Read status ☐ Read  Source ☑ WhatsApp QR		





NA, E	1068-7 (WhatsApp Cloud)		PageID 3276		Oxygen Forensic® Detective - 16.2.0.200		
49	Time stamp 7/2	/2024 3:15:37 PM (New York UTC-4)		Direction on Incoming  Type WhatsApp message	Source WhatsApp QR Multi-device		
		Sebas <573188234462@s.whatsapp.ne					
		To +19415877966 <19415877966@s.whatsapp.net> Starred No					
	7.55						
	Remote party		conside	oration because our paydays are i	n the Eth and 20th and bequies		
		Ok we need to take up to five days into between 20-25th very difficult to work at 3A4D087D2C614755B484			n the out and zout and bonuses		
	Remote party						
	Quoted message						
		Your mom just sent you Truist's tracking	g numb	er.			
	The manager says it can take up to 5 points.			ays for the wire to get to you. It is now with intermediary banks or transit			
	Quoted message ID	B7FD206082386A9D8D81EB94F7B199	96D				
	and the second s	Ok we need to take up to five days into 20-25th very difficult to work and manage			n the 5th and 20th and bonuses between		
50	Section Section 2 and Section 2	/2024 1:12:49 PM (New York UTC-4)		Direction Outgoing	Source WhatsApp QR Multi-device		
	The second secon	/ork) 07/02/2024 01:12:53 PM (UTC-4)		Type WhatsApp message	Read status Read		
	Read time stamp	0 (New York) 07/02/2024 03:14:21 PM (UTC-4)		Type Winds/pp message	Note States Note		
	From +19415877966 <19415877966@s.whatsapp.net>						
		To Sebas <573188234462@s.whatsapp.net>					
	Starred						
	Remote party						
	lext	Text Just went to Truist. The manager confirmed Truist sent the 25k wire on Thursday.					
		Your mom just sent you Truist's tracking	ng number.				
		The manager says it can take up to 5 days for the wire to get to you. It is now with intermediary banks or transit points.					
	Message ID	B7FD206082386A9D8D81EB94F7B199	96D				
	Remote party	573188234462@s.whatsapp.net					
	ID Text	Just went to Truist. The manager confin	med Tru	uist sent the 25k wire on Thursday	1.		
		Your mom just sent you Truist's tracking	g numbe	er.			
51	Time stamp 7/2	The manager says it can take up to 5 da /2024 12:34:35 PM (New York UTC-4)	ays for t	the wire to get to you. It is now wit	th intermediary banks or transit points.  Source WhatsApp QR		
17-17-1	Time stamp 172	2024 12.04.001 III (NOW TORK 010-4)		-	Multi-device		
				Type WhatsApp message			
		Sebas <573188234462@s.whatsapp.nd		-4			
		+19415877966 <19415877966@s.what	ilsapp.n	er>			
	Starred Remote party						
		This is the one that it's not showing yet					
		3A6719269DBB953DE1B6					
		573188234462@s.whatsapp.net					
		\$25k left Truist for BBVA. Rest will go to	omorrov	N.			
	Quoted message ID	615726F56FA4F87B7F8B00C277A949					
	Text	This is the one that it's not showing yet					

N/A, E1068-7 (WhatsApp Cloud) Oxygen Forensic® Detective - 16.2.0.200 Time stamp 7/2/2024 12:33:47 PM (New York UTC-4) Direction on Incoming Source WhatsApp QR Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Hello Doug good morning for some reason the 15k reflect on the account but the 25k still are not reflecting Message ID 3AFD464201A6DE24C48E Remote party 573188234462@s.whatsapp.net ID Text Hello Doug good morning for some reason the 15k reflect on the account but the 25 k still are not reflecting 53 Time stamp 7/2/2024 12:33:00 PM (New York UTC-4) Direction n Incoming Source WhatsApp QR Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Message ID 3A2F5543778E4FF22F97 Remote party 573188234462@s.whatsapp.net ID Media file IMG-20240628-WA0000.jpg MESSAGE HEADER MESSAGE
SWIFT INAUT: FIN MT 103 SINGLE CUSTOMER CREDIT TRANSFER
SINDUR: DEUTSOFF
BANKHAME: DEUTSOFF BANK AG, FRANKFURT BRANCH
ADDRESS: TAUNUS ANLAGE 12 68325 FRANKFURT AM MAIN
SWIFT CODE: DEUTDEFEXX.
ACCOUNT NAME: MLITPLE CALL AUCTION. GROUP TRADING
ORIGIN FUNDS: FORTIS BANK NV-SA
TEL: +49(0)1805 5836
FAX: +49(0)1805 470499 RECEIVER: ANZBAUSMOXX
BANK NAME: ANZ BANK
BANK NAME: ANZ BANK
BANK NAME: STEET, WENTWORTHVILLE, NSW 2145, AUSTRALIA
BANK BRANCH: WENTWORTHVILLE
SKEFT CODE: ANZBAUSMOXX ACCOUNT NAME: R S FINANCE PTY LTD ACCOUNT SIGNATORY: MR. RAYINDRA SINGH IMG-20240628-WA0000.i pq Time stamp 7/2/2024 12:33:00 PM (New York UTC-4) Direction n Incoming Source WhatsApp QR Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Buenos dis Sebas, aún no aparecen las USD en BBVA, me dicen ellos que no se ven reflejados los 25k como pendientes, el asesor de la mesa de dinero, me está solicitando un mensaje SWIFT que debe de tener Douglas, se lo dan al momento de enviar el giro que es como la imagen de referencia Message ID 3ADE8930C5354E598EF9 573188234462@s.whatsapp.net Remote party ID Text Buenos dis Sebas, aun no aparecen las USD en BBVA, me dicen ellos que no se ven reflejados los 25k como pendientes, el asesor de la mesa de dinero, me está solicitando un mensaje SWIFT que debe de tener Douglas, se lo dan al momento de enviar el giro que es como la imagen de referencia

PageID 3278 N/A, E1068-7 (WhatsApp Cloud) Oxygen Forensic® Detective - 16.2.0.200 Time stamp 6/28/2024 4:10:32 PM (New York UTC-4) Direction n Incoming WhatsApp QR Source 1 Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Ty very much Message ID 3AE1007F41B824A78E2A Remote party 573188234462@s.whatsapp.net Quoted The Truist bank manager checked and confirmed the wire transfer was sent. She can't tell how long it will take to Quoted A8F35138507062147F08B4C8F8C26C0A message ID Text Ty very much Time stamp 6/28/2024 3:27:54 PM (New York UTC-4) Direction Outgoing WhatsApp QR Source Multi-device Delivered (New York) 06/28/2024 03:27:57 PM (UTC-4) Type WhatsApp message Read status Read Read time stamp (New York) 06/28/2024 04:10:24 PM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No. Remote party Sebas Text The Truist bank manager checked and confirmed the wire transfer was sent. She can't tell how long it will take to Message ID A8F35138507062147F08B4C8F8C26C0A Remote party 573188234462@s.whatsapp.net ID Text The Truist bank manager checked and confirmed the wire transfer was sent. She can't tell how long it will take to get there. 57 Time stamp 6/28/2024 2:38:50 PM (New York UTC-4) Direction Outgoing Source 5 WhatsApp QR Multi-device Delivered (New York) 06/28/2024 02:38:52 PM (UTC-4) Type WhatsApp message Read status Read Read time stamp (New York) 06/28/2024 02:57:46 PM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No Remote party Sebas Text The Truist account confirms they were both sent. I am going to Truist now to see if they have a comprobante. Your mom just mentioned that at the end of the month it takes more time. Message ID 4E5BE97FD14E51BA742DF58FB9B295A5 Remote party 573188234462@s.whatsapp.net Text The Truist account confirms they were both sent. I am going to Truist now to see if they have a comprobante. Your morn just mentioned that at the end of the month it takes more time. Time stamp 6/28/2024 2:07:38 PM (New York UTC-4) Source WhatsApp QR Direction Outgoing Multi-device Delivered (New York) 06/28/2024 02:07:39 PM (UTC-4) Type WhatsApp message Read status Read Read time stamp (New York) 06/28/2024 02:57:46 PM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No Remote party Sebas Text As soon as I get back to the office, I'll send it. Message ID 988720E673654479B4FBA45F922A8FB9 Remote party 573188234462@s.whatsapp.net

Text As soon as I get back to the office, I'll send it.

Time stamp 6/28	2/2024 2:02:42 DM (Now York LITC 4)		Oxygen Forensic® Detective - 16.2.0.200	
Time stamp 6/28/2024 2:03:13 PM (New York UTC-4)		Direction on Incoming  Type WhatsApp message	Source WhatsApp QR Multi-device	
To Starred Remote party Text Message ID Remote party ID Quoted message ID	+19415877966 <19415877966@s.whatsapp.n No Sebas This 3A47B67F275AA7EC45CD 573188234462@s.whatsapp.net 3AE2D19D10067F75595B	et>		
Time stamp 6/28	3/2024 2:03:05 PM (New York UTC-4)	Direction on Incoming  Type WhatsApp message	Source WhatsApp QR Multi-device	
To Starred Remote party Text Message ID Remote party ID	+19415877966 <19415877966@s.whatsapp.n No Sebas Nothing we need the confirmation such as this 3A46D88691D90954C7B9 573188234462@s.whatsapp.net			
Text	Nothing we need the confirmation such as this			
Time stamp 6/28	3/2024 2:02:44 PM (New York UTC-4)	Direction on Incoming  Type WhatsApp message	Source WhatsApp QR Multi-device	
To Starred Remote party Text Message ID Remote party ID	+19415877966 <19415877966@s.whatsapp.n No Sebas no ve nada pendiente 3A17EB742EFC819BF438 573188234462@s.whatsapp.net	et>		
Time stamp 6/28	3/2024 2:02:44 PM (New York UTC-4)	Direction on Incoming  Type WhatsApp message	Source WhatsApp QR Multi-device	
To Starred Remote party Text Message ID Remote party ID	+19415877966 <19415877966@s.whatsapp.n No Sebas que no los ve 3A8B661080C873F275D7 573188234462@s.whatsapp.net	et>		
	Remote party Text Message ID Remote party ID Quoted message ID Text  Time stamp 6/28  From To Starred Remote party ID Remote party ID Text  Time stamp 6/28  From To Starred Remote party ID Text  Time stamp 6/28  From To Starred Remote party ID Text  Time stamp 6/28  From To Starred Remote party Text Message ID Remote party ID Text  Time stamp 6/28  From To Starred Remote party ID Text  Time stamp 6/28  From To Starred Remote party ID Text  Time stamp 6/28  From To Starred Remote party ID Remote party Text Message ID Remote party Text Message ID Remote party Text Message ID Remote party ID Remote party Text Message ID Remote party ID Remote party ID Remote party ID Remote party ID	Starred   No   Remote party   Sebas   Text   This   Message   D   3A/TB67F275AA7EC45CD   Remote party   573188234462@s.whatsapp.net     D   Quoted   message   D   Text   This   Time stamp   6/28/2024   2:03:05 PM (New York UTC-4)	From Sebas < 5/3188234462@s.whatsapp.net>	

N/A, E1068-7 (WhatsApp Cloud) Oxygen Forensic® Detective - 16.2.0.200 Time stamp 6/28/2024 2:02:44 PM (New York UTC-4) Direction on Incoming Source WhatsApp QR Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Message ID 3A5915BA4964CC94DE5F Remote party 573188234462@s.whatsapp.net Media file AUD-20240628-WA0001.opus AUD-20240628-WA0001. opus Time stamp 6/28/2024 2:02:44 PM (New York UTC-4) Source WhatsApp QR Direction 6 Incoming Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Message ID 3AE2D19D10067F75595B Remote party 573188234462@s.whatsapp.net Media file IMG-20240628-WA0000.jpg 27.09.11 ESPNOPRT-2011090127 TIME: 09.11.15AM

DBBG: DEUTDEFFXXXID3/0927-6511030927 MSG TYPE: 103

SRC RTE: DEUTDEFF DEST RTE: ANZBAUSHOXX
MESSAGE INPUT REFERENCE: 11811031 = DEUTDEFFXXXID32709-88472 = ANZBAUS3M/832972103

NOTIFICATION (HISTORY): ACKNOWLEDGEMENT & AUTHENTICATION
PRIORITY/DELIVERY: NORMAL

NESSAGE HEADER SHIFT INPUT: FIN MT 103 SINGLE CUSTOMER CREDIT TRANSFER
SHORE: DEUTDIFF
BANKAMME: DEUTSCHE BANK AG, FRANKFURT BRANCH
ADDRESS: TAUNUSANLAGE 12 6825 FRANKFURT AM MAIN
SWIFT CODE: DEUTDEFFXXX.
ACCOUNTWAMBER: 100017492873
ACCOUNT NAME: MILTIPLE CALL ALCTION, GROUP TRADING
ORIGIN FUNDS: FORTIS BANK NV-SA
TEL: +49(0)1805 558380
FAX: +49(0)1805 470499 RECEIVER: ANZBAU3MXXX BANK NAME: ANZ BANK MOLITYCE: ANZ BANK BANK NAME: ANZ BANK BANK ADDRESS: 61 DUNNORE STREET, WENTWORTHVILLE, NSW 2145, AUSTRALIA BANK BRANCH: WENTWORTHVILLE SMIFT CODE: ANZ BAUJHOOK ACCOUNT NAME: R S FINANCE PTY LTD ACCOUNT SIGNATORY: MR. RAYINDRA SINGH IMG-20240628-WA0000.i pg

1068-7 (WhatsApp Clo	ud)	PageID 3281	Oxygen Forensic® Detective - 16.2.0.200		
Time stamp 6/28	3/2024 2:02:43 PM (New York UTC-4)	Direction Incoming  Type WhatsApp message	Source WhatsApp QR Multi-device		
To Starred Remote party Text Message ID Remote party ID	+19415877966 <19415877966@s.whats No Sebas Adriana, me dice la gerente del back offi 3A7C526E85F302339956 573188234462@s.whatsapp.net	sapp.net>			
Time stamp 6/28	3/2024 2:02:43 PM (New York UTC-4)	Direction on Incoming  Type WhatsApp message	Source WhatsApp QR Multi-device		
To Starred Remote party Text Message ID	+19415877966 <19415877966@s.whats No Sebas ese doc lo tiene la persona que envio los 3A8DE2BC09267DE4278F	sapp.net>			
		Direction on Incoming	Source WhatsApp QR Multi-device		
To Starred Remote party Text Message ID Remote party ID Quoted message Quoted message ID	+19415877966 <19415877966@s.whats No Sebas Ty forwarding this 3A8AE710F9000B5F5A0F 573188234462@s.whatsapp.net To the same account at BBVA that they D390E8ED4ACA540A9B85AA72A854F1	sapp.net> v always go to. And there is no notice at	: Truist that anything went wrong		
Time stamp 6/28/2024 1:53:25 PM (New York UTC-4) Delivered (New York) 06/28/2024 01:53:27 PM (UTC-4) Read time stamp (New York) 06/28/2024 02:01:06 PM (UTC-4)		Direction Outgoing  Type WhatsApp message	Source WhatsApp QR Multi-device Read status Read		
To Starred Remote party Text Message ID	To Sebas <573188234462@s.whatsapp.net> rred No arty Sebas  Text To the same account at BBVA that they always go to. And there is no notice at Truist that anything went wrong				
	From To Starred Remote party Text Message ID Remote party ID Text Time stamp 6/28  From To Starred Remote party ID Text Time stamp 6/28  From To Starred Remote party ID Text Time stamp 6/28  From To Starred Remote party ID Remote party ID Text Time stamp 6/28  From To Starred Remote party Text Message ID Remote party ID Quoted message ID Remote party ID Quoted message ID Remote party ID Starred Remote party ID Cuoted message ID Remote party Text Message ID Text Time stamp 6/28 Delivered (New Y Read time stamp From To Starred Remote party Text Message ID	From Sebas <573188234462@s.whatsapp.net	Time stamp 6/28/2024 2:02:43 PM (New York UTC-4)  Prom Sebas <5/Table 23/462@s whatsapp.net> To +19415877966 <19415877966@s whatsapp.net> Starred No Remote party Sebas  Text Adriana, me dice la gerente del back office Message ID 3A7C526E85F302339096 Remote party 573188234462@s.whatsapp.net ID  Text Adriana, me dice la gerente del back office  Time stamp 6/28/2024 2:02:43 PM (New York UTC-4)  Direction Incoming Type WhatsApp message  From Sebas <5/Table 33/462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas  Text ese doc lo tiene la persona que envio los USD  Message ID 3A8DE2BC09267DE4278F Remote party 573188234462@s.whatsapp.net ID  Description Incoming Type WhatsApp message  From Sebas <5/Table 33/462@s.whatsapp.net ID  Time stamp 6/28/2024 2:01:19 PM (New York UTC-4)  Direction Incoming Type WhatsApp message  From Sebas <5/Table 33/462@s.whatsapp.net To +19415877966 <19415877966@s.whatsapp.net> To 194015877966 <19415877966@s.whatsapp.net  To 194015877966 <19415877966@s.whatsapp.net> To 194015877966@s.whatsapp.net  Description Outgoing Type WhatsApp message  Quoted To the same account at BBVA that they always go to. And there is no notice at message Quoted To the same account at BBVA that they always go to. And there is no notice at message Undered (New York) 06/28/2024 01:53:27 PM (UTC-4)  Prom +19415877966 <19415877966@s.whatsapp.net> To Sebas <5/Table 234462@s.whatsapp.net> To Sebas <5		

INVA, E	1000-7 (WHAISAPP CIO	iuu) i ag	CID OZOZ	Oxygen Forenside Detective - 16.2.0.200		
69	Time stamp 6/2	8/2024 12:29:40 PM (New York UTC-4)	Direction o Incoming	Source WhatsApp QR Multi-device		
			Type WhatsApp message			
	From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net>					
	Starred					
	Remote party	Sebas				
	Text	t Both wires are still not reflecting both went to BBVA and start connnecting right?				
	Message ID	3A9A6FDA346AF1BA25AD				
	Remote party ID	573188234462@s.whatsapp.net				
	Text	Both wires are still not reflecting both went to	BBVA and start connnecting right?			
70	Time stamp 6/2	8/2024 11:48:09 AM (New York UTC-4)	Direction o Incoming	Source WhatsApp QR Multi-device		
			Type WhatsApp message			
	From	Sohas <57318873//67@s whatsann not>				
	From Sebas <5/3188234462@s.whatsapp.net>					
		To +19415877966 <19415877966@s.whatsapp.net> Starred No				
	Remote party					
		tt Ty very much Doug				
		D 3AC96B9BD3A1FDD9BB98				
	ID	573188234462@s.whatsapp.net				
	Text	Ty very much Doug				
71	Time stamp 6/2	8/2024 8:36:14 AM (New York UTC-4)	Direction Outgoing	Source WhatsApp QR		
	Delivered (New )	(ork) 06/28/2024 08:36:20 AM (UTC-4)	and a second of the second of	Multi-device		
	Read time stamp	(New York) 06/28/2024 11:48:01 AM (UTC-4)	Type WhatsApp message	Read status Read		
	From	From +19415877966 <19415877966@s.whatsapp.net>				
		o Sebas <573188234462@s.whatsapp.net>				
	Starred	AND AND THE PROPERTY OF THE PROPERTY OF THE PROPERTY AND				
	Remote party					
		xt \$15k was sent this morning to BBVA.				
		D F4F42D4CD3AF976FC52E0AE5FECAE27C				
		ty 573188234462@s.whatsapp.net				
	ID	37 3 100234402@3.Wilatsapp.net				
	Text	\$15k was sent this morning to BBVA.				
72	Time stamp 6/2	7/2024 1:05:30 PM (New York UTC-4)	Direction o Incoming	Source WhatsApp QR Multi-device		
			Type WhatsApp message	Multi-device		
	From Sebas <573188234462@s.whatsapp.net>					
	To +19415877966 <19415877966@s.whatsapp.net>					
	positive Print	Starred No				
		ote party Sebas				
	The second second second second	ct Cool 🗆				
	17.63 (C)	3AF9EB42969AEFC208D2				
	The state of the s	573188234462@s.whatsapp.net				
	The state of the s	Cool 🗆				

Text Ty sir □ □

Oxygen Forensic® Detective - 16.2.0.200 Time stamp 6/27/2024 1:04:06 PM (New York UTC-4) Direction Outgoing WhatsApp QR Source ¶ Multi-device Delivered (New York) 06/27/2024 01:04:07 PM (UTC-4) Type WhatsApp message Read status Read Read time stamp (New York) 06/27/2024 01:05:24 PM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No Remote party Sebas Text The bank account number and checks remain the same. Only the debit card number has changed Message ID 1D0E1884A71BF4B6E61A525CE9C0957B Remote party 573188234462@s.whatsapp.net Text The bank account number and checks remain the same. Only the debit card number has changed Time stamp 6/27/2024 12:01:49 PM (New York UTC-4) Direction n Incoming WhatsApp QR Source Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Thank you □ make sure all payments are updated with new banking like genesis and leadtrac we updated vici and Google so far. Message ID 3ACD7591F93A49C2C6AE Remote party 573188234462@s.whatsapp.net Text Thank you □ make sure all payments are updated with new banking like genesis and leadtrac we updated vici and Google so far. Time stamp 6/27/2024 9:25:39 AM (New York UTC-4) WhatsApp QR Direction Outgoing Source Multi-device Delivered (New York) 06/27/2024 09:25:40 AM (UTC-4) Type WhatsApp message Read status Read Read time stamp (New York) 06/27/2024 12:01:05 PM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No Remote party Sebas Text \$25k left Truist for BBVA. Rest will go tomorrow. Message ID 615726F56FA4F87B7F8B00C277A94913 Remote party 573188234462@s.whatsapp.net ID Text \$25k left Truist for BBVA. Rest will go tomorrow. Time stamp 6/26/2024 7:45:12 PM (New York UTC-4) Direction o Incoming Source 1 WhatsApp QR Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Ty sir □ □ Message ID 3A255F8BD7B5DB3D89EC Remote party 573188234462@s.whatsapp.net

Starred No Remote party Sebas

Starred No Remote party Sebas

PTT-20240626-WA0000. **ODUS** 

Starred No Remote party Sebas

Starred No Remote party Sebas

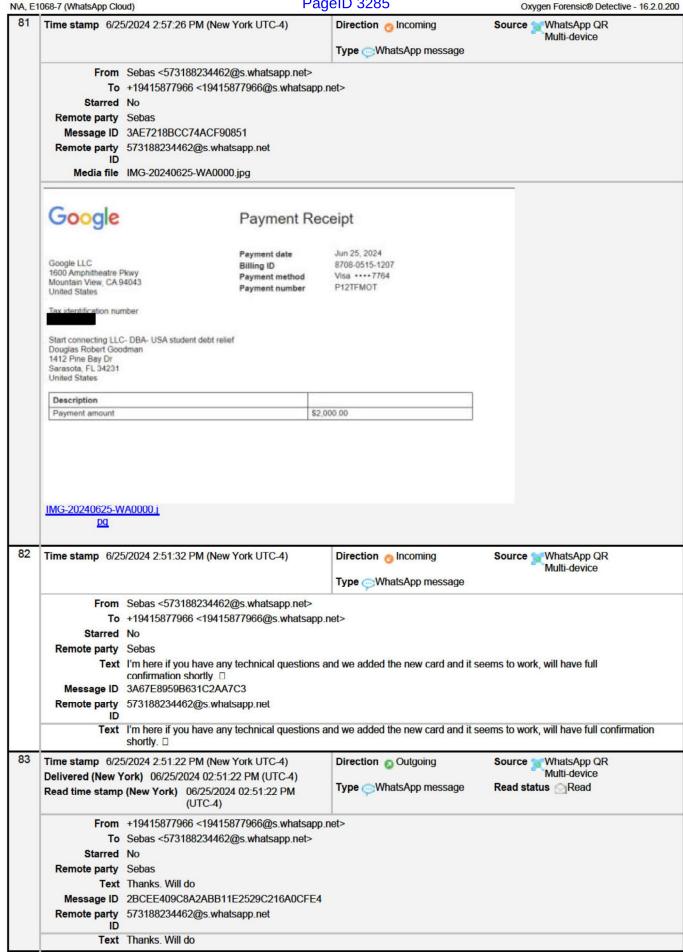
ID

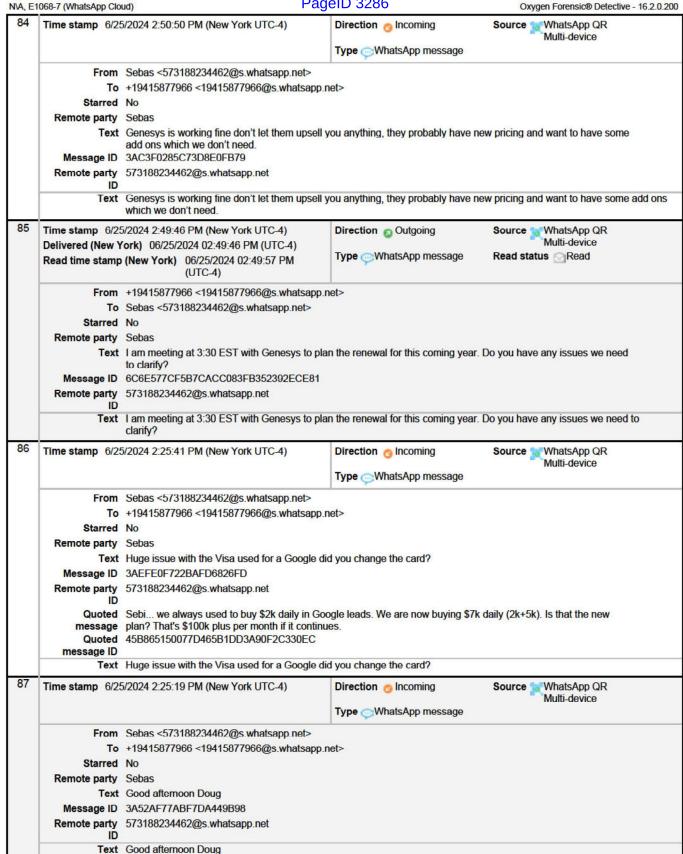
Text Good to go □ □ Message ID 3A17170559ED8F6141B7 Remote party 573188234462@s.whatsapp.net

Text Good to go □ □

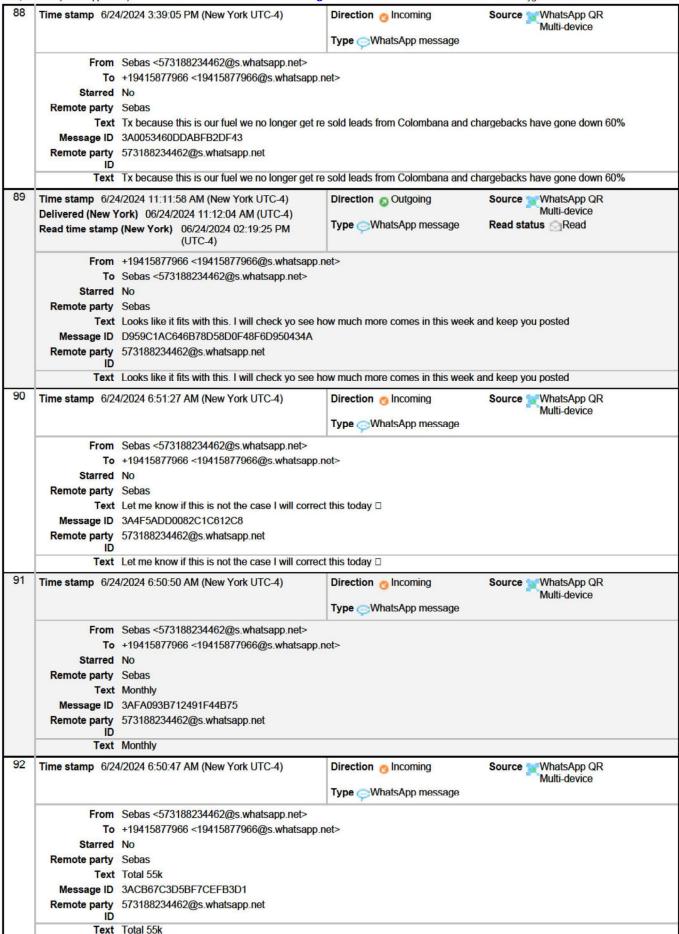
(UTC-4)

Page 19 of 60 PageID 3284 Oxygen Forensic® Detective - 16.2.0.200 Time stamp 6/26/2024 7:11:56 PM (New York UTC-4) Direction Outgoing Source WhatsApp QR Multi-device Delivered (New York) 06/26/2024 07:11:58 PM (UTC-4) Type WhatsApp message Read status Read Read time stamp (New York) 06/26/2024 07:45:06 PM From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Text Will send it all tomorrow and Friday Message ID 7CA24404313556945AE0B37A9C8DBF22 Remote party 573188234462@s.whatsapp.net Text Will send it all tomorrow and Friday Time stamp 6/26/2024 6:39:57 PM (New York UTC-4) Direction 6 Incoming WhatsApp QR Source Multi-device Type WhatsApp message Read status Read From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Message ID 3A04FAFE227146254A76 Remote party 573188234462@s.whatsapp.net Media file PTT-20240626-WA0000.opus Time stamp 6/25/2024 4:44:55 PM (New York UTC-4) Direction o Incoming WhatsApp QR Source Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Text si tenemos ya 5 ventas de leads 4 us Message ID 3ACD50D3FC77D7886174 Remote party 573188234462@s.whatsapp.net Text si tenemos ya 5 ventas de leads 4 us Time stamp 6/25/2024 2:57:39 PM (New York UTC-4) WhatsApp QR Direction o Incoming Source 1 Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net>

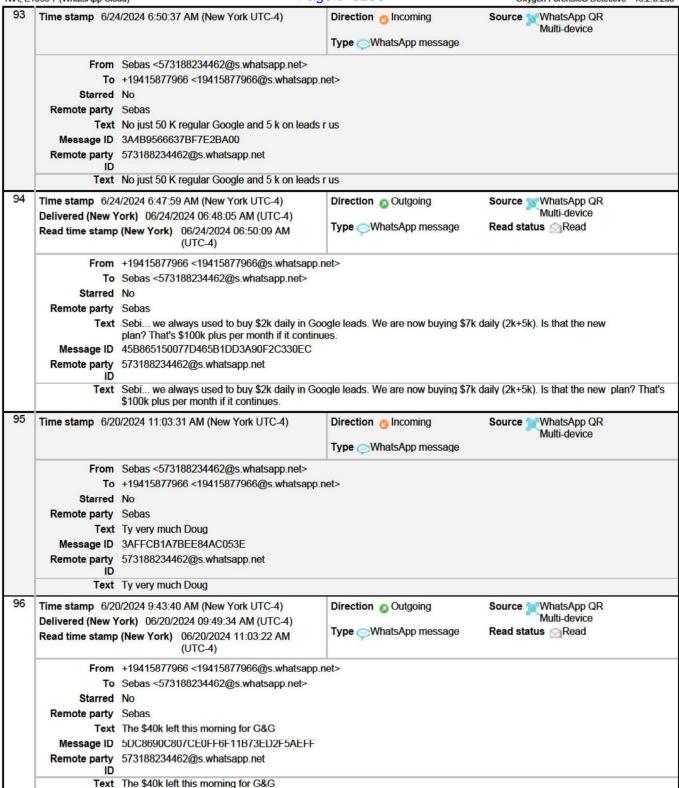




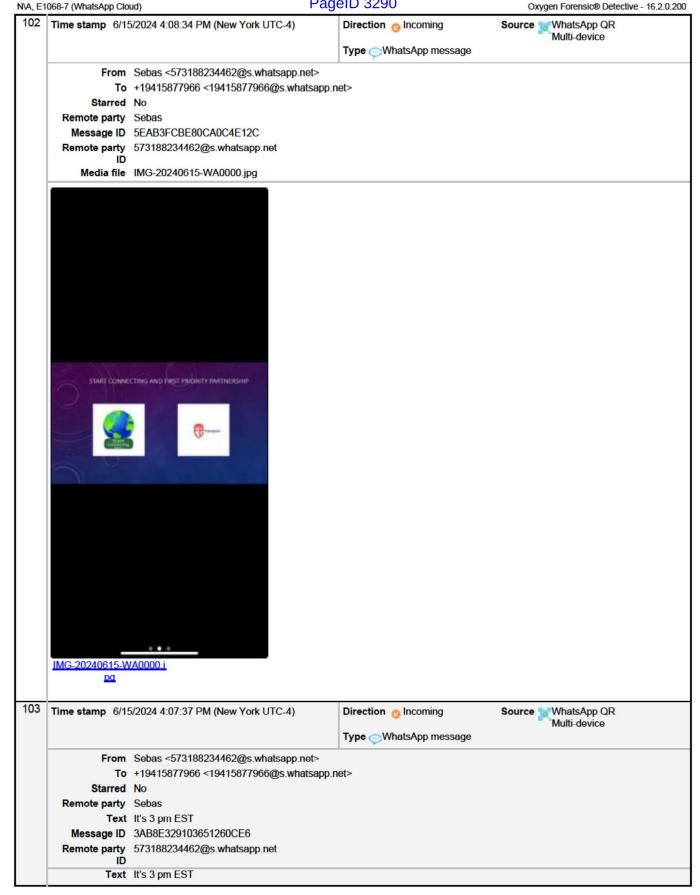
N/A, E1068-7 (WhatsApp Cloud) PageID 3287 Oxygen Forensic® Detective - 16.2.0.200

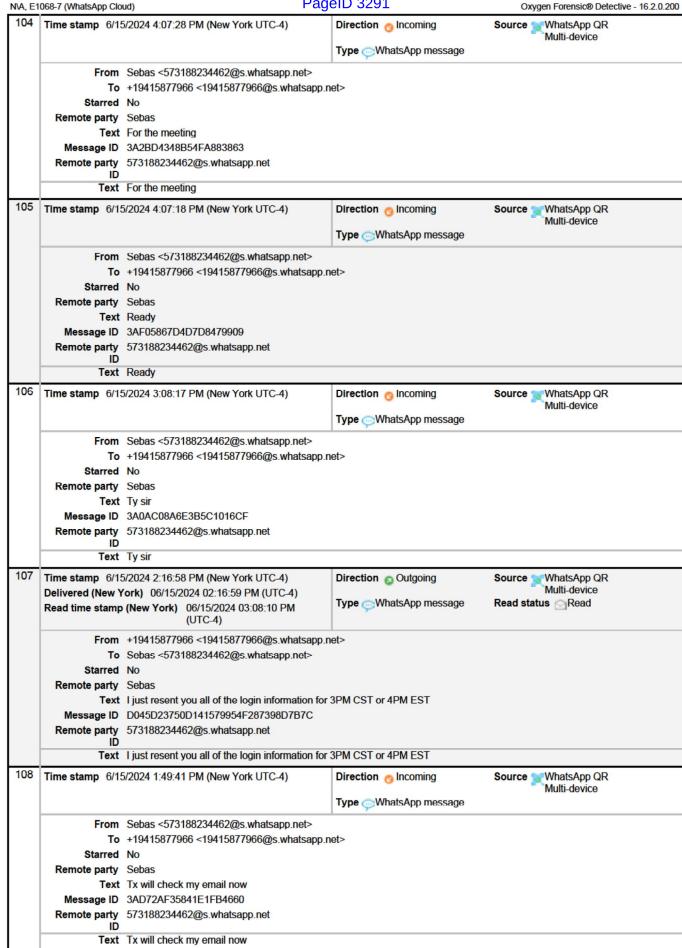


N/A, E1068-7 (WhatsApp Cloud) PageID 3288 Oxygen Forensic® Detective - 16.2.0.200



Time stamp 6/19/2024 7:40:19 PM (New York UTC-4) Direction on Incoming WhatsApp QR Source 1 Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Thank you very much Doug □ Message ID 3A6F89ABE2D33E62E678 Remote party 573188234462@s.whatsapp.net ID Text Thank you very much Doug 98 Source WhatsApp QR Time stamp 6/19/2024 7:03:11 PM (New York UTC-4) Direction Outgoing Multi-device Delivered (New York) 06/19/2024 07:03:29 PM (UTC-4) Read status Read Type WhatsApp message Read time stamp (New York) 06/19/2024 07:40:07 PM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No Remote party Sebas Text Yes. Banks were closed today for the holiday. So I planned to send it tomorrow early. Message ID F05CABA9E0B98BB8CBAF1CD6962F46E2 Remote party 573188234462@s.whatsapp.net Text Yes. Banks were closed today for the holiday. So I planned to send it tomorrow early Time stamp 6/19/2024 6:18:00 PM (New York UTC-4) Direction n Incoming Source WhatsApp QR Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Bancolombia Message ID 3A30D961C0022EEAF55F Remote party 573188234462@s.whatsapp.net ID Text Bancolombia 100 Time stamp 6/19/2024 6:17:54 PM (New York UTC-4) WhatsApp QR Direction n Incoming Source 9 Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Good afternoon Doug is it possible to send 40k to G and G tomorrow please? Message ID 3A447A8F9AAA8D555D33 Remote party 573188234462@s.whatsapp.net Text Good afternoon Doug is it possible to send 40k to G and G tomorrow please? Time stamp 6/15/2024 4:10:26 PM (New York UTC-4) Direction n Incoming Source WhatsApp QR Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Are you guys ready? Message ID 3A2D16C0A7E7572A2A5C Remote party 573188234462@s.whatsapp.net ID Text Are you guys ready?





109 Time stamp 6/15/2024 1:42:45 PM (New York UTC-4) Direction Outgoing WhatsApp QR Source 9 Multi-device Delivered (New York) 06/15/2024 01:42:45 PM (UTC-4) Type WhatsApp message Read status Read Read time stamp (New York) 06/15/2024 01:49:30 PM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No Remote party Sebas Text That is fine, you have all the login information he sent Message ID 5419C63C2209BA0D99A667AFAC8D5718 Remote party 573188234462@s.whatsapp.net Text That is fine, you have all the login information he sent 110 Time stamp 6/15/2024 1:41:23 PM (New York UTC-4) Direction n Incoming WhatsApp QR Source Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Ok will have to do it from my phone Message ID 3A21837132559E5CB99D Remote party 573188234462@s.whatsapp.net Text Ok will have to do it from my phone 111 Time stamp 6/15/2024 1:41:08 PM (New York UTC-4) Direction Outgoing Source 1 WhatsApp QR Multi-device Delivered (New York) 06/15/2024 01:41:08 PM (UTC-4) Type WhatsApp message Read status Read Read time stamp (New York) 06/15/2024 01:41:11 PM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No Remote party Sebas Text Reminder... we have that zoom meeting with Zach Mitchell today at 4PM EST Message ID E749AC7975CC5AE5074584028FD08918 Remote party 573188234462@s.whatsapp.net Text Reminder... we have that zoom meeting with Zach Mitchell today at 4PM EST Time stamp 6/12/2024 12:13:06 PM (New York UTC-4) WhatsApp QR Direction on Incoming Source Multi-device Type WhatsApp message From L147 Wall Street Stock Investment Club <120363041285890836@g.us> To L147 Wall Street Stock Investment Club <120363041285890836@g.us> Starred No. Sender L147 Wall Street Stock Investment Club Message ID 156755518 Sender ID 120363041285890836@g.us Chat ID 120363041285890836@g.us Text <PARTICIPANT INVITED> 113 Time stamp 6/12/2024 12:11:24 PM (New York UTC-4) Direction 6 Incoming Source ¶ WhatsApp QR Multi-device Type WhatsApp message From Maria Almeida <12063721913@s.whatsapp.net> To L147 Wall Street Stock Investment Club <120363041285890836@g.us> Starred No Sender Maria Almeida Message ID 3EB068D76F27CD8AA5795F Sender ID 12063721913@s.whatsapp.net Chat ID 120363041285890836@g.us Text https://wa.me/13618657516

Oxygen Forensic® Detective - 16.2.0.200 Time stamp 6/11/2024 11:45:13 AM (New York UTC-4) Direction Outgoing WhatsApp QR Source 1 Multi-device Delivered (New York) 06/11/2024 11:53:02 AM (UTC-4) Read status Read Type WhatsApp message Read time stamp (New York) 06/11/2024 03:20:05 PM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No Remote party Sebas Text PIs be on the lookout for two wire transfers that just went out to BBVA for \$20k and \$25k. Thanks Message ID F5E972D75326186AC1C65B46A0D12668 Remote party 573188234462@s.whatsapp.net Text PIs be on the lookout for two wire transfers that just went out to BBVA for \$20k and \$25k. Thanks Time stamp 6/11/2024 1:10:44 AM (New York UTC-4) Direction Outgoing WhatsApp QR Source Multi-device Delivered (New York) 06/11/2024 01:10:46 AM (UTC-4) Type WhatsApp message Read status Read Read time stamp (New York) 06/11/2024 03:20:05 PM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No Remote party Sebas Text Thanks. Will do. Message ID E5CE5F976BD04870E804FAE654C92AA8 Remote party 573188234462@s.whatsapp.net ID Text Thanks. Will do. Time stamp 6/10/2024 10:51:17 PM (New York UTC-4) WhatsApp QR Direction n Incoming Source Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Good evening will need 45k to BBVA for start before the 15th and another 40k to G and G Bancolombia hopefully by the 20th of the month Message ID 3AAD71DDD507864D80EC Remote party 573188234462@s.whatsapp.net ID Text Good evening will need 45k to BBVA for start before the 15th and another 40k to G and G Bancolombia hopefully by the 20th of the month Time stamp 6/10/2024 4:58:33 PM (New York UTC-4) WhatsApp QR Direction Outgoing Source Multi-device Delivered (New York) 06/10/2024 04:58:37 PM (UTC-4) Type WhatsApp message Read status Read Read time stamp (New York) 06/10/2024 10:49:59 PM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No Remote party Sebas Text Please let me know the funds you will be needing so I can start preparing them... G&G or BBVA... \$ amount... timing. Thanks Message ID E9410EA7813F565186ABE283C4044C8F Remote party 573188234462@s.whatsapp.net

Text Please let me know the funds you will be needing so I can start preparing them... G&G or BBVA... \$ amount... timing.

Thanks

PageID 3294 N/A, E1068-7 (WhatsApp Cloud) Oxygen Forensic® Detective - 16.2.0.200 Time stamp 6/3/2024 11:57:23 PM (New York UTC-4) Direction on Incoming WhatsApp QR Source 9 Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Perfect Message ID 3A96D9AB674867D636FC Remote party 573188234462@s.whatsapp.net Quoted Rescheduled for Saturday June 15 at 4PM Quoted BEE2C17BEABC2DBBC087B7D3557FBF5F message ID Text Perfect Time stamp 6/3/2024 5:20:31 PM (New York UTC-4) Direction Outgoing Source 1 WhatsApp QR Multi-device Delivered (New York) 06/03/2024 11:42:16 PM (UTC-4) Type WhatsApp message Read status Read Read time stamp (New York) 06/03/2024 11:57:00 PM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No. Remote party Sebas Text Rescheduled for Saturday June 15 at 4PM Message ID BEE2C17BEABC2DBBC087B7D3557FBF5F 573188234462@s.whatsapp.net Remote party ID Text Rescheduled for Saturday June 15 at 4PM 130 Source WhatsApp QR Time stamp 6/3/2024 4:02:45 PM (New York UTC-4) Direction Outgoing Multi-device Delivered (New York) 06/03/2024 11:42:13 PM (UTC-4) Read status Read Type WhatsApp message Read time stamp (New York) 06/03/2024 11:57:00 PM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No Remote party Sebas Text Angel just called and if is better for you, we can all meet over the weekend. Message ID 4A384C238DA8798F900924E14F07F3B9 Remote party 573188234462@s.whatsapp.net Text Angel just called and if is better for you, we can all meet over the weekend. Time stamp 6/3/2024 4:00:50 PM (New York UTC-4) Direction Outgoing Source WhatsApp QR Multi-device Delivered (New York) 06/03/2024 11:42:13 PM (UTC-4) Type WhatsApp message Read status Read Read time stamp (New York) 06/03/2024 11:57:00 PM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No Remote party Sebas Text Zach wants to know if you will be at the 5 pm meeting. Or else he can reschedule to fit your time. Pls let me know. Message ID 57CA2B78A9DB3E62FB8F435D322DEFF3 573188234462@s.whatsapp.net Remote party

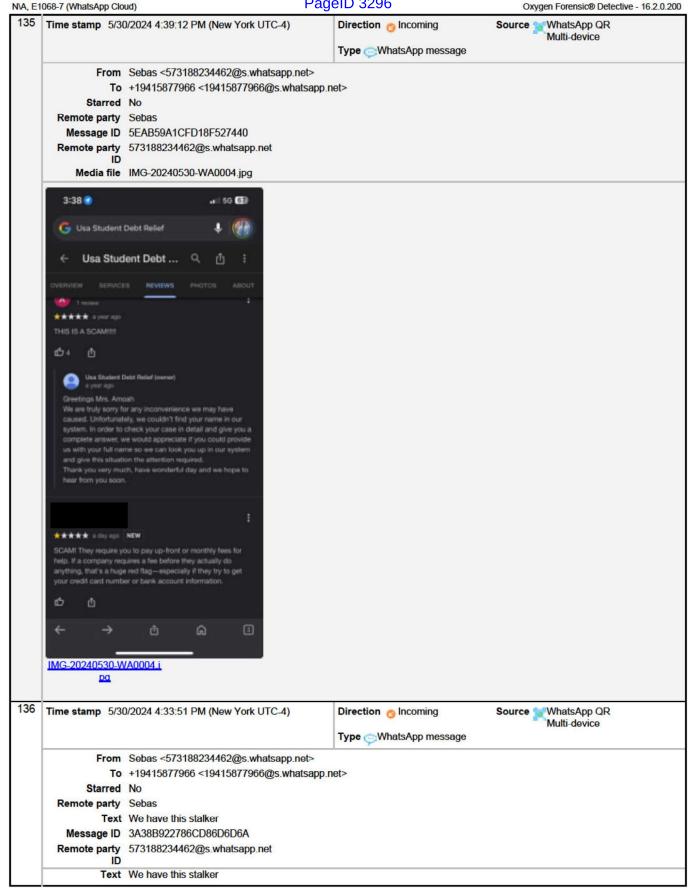
Text Zach wants to know if you will be at the 5 pm meeting. Or else he can reschedule to fit your time. Pls let me know.

ID

PageID 3295

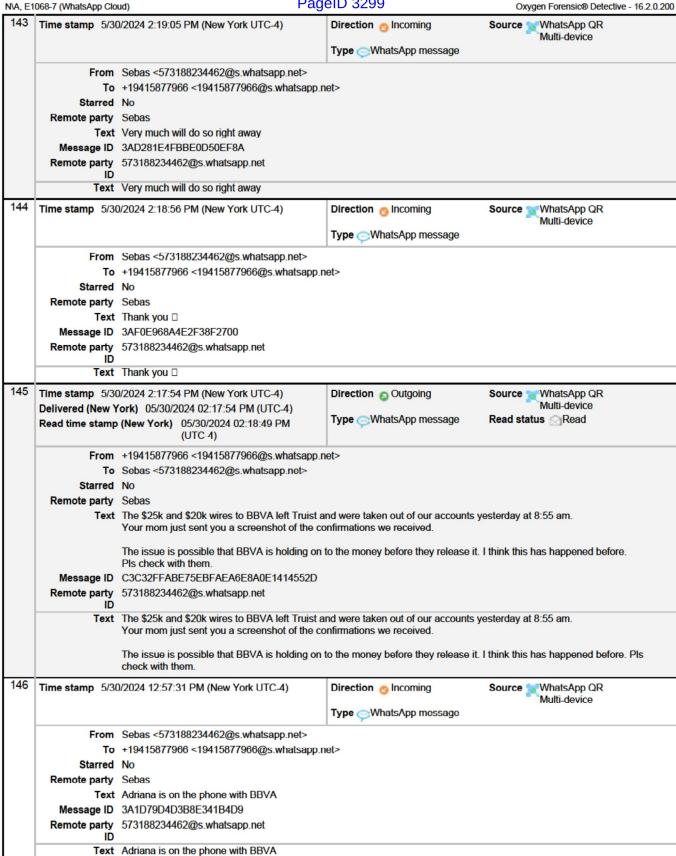
132 Time stamp 5/31/2024 2:10:11 PM (New York UTC-4) Direction Outgoing WhatsApp QR Source 9 Multi-device Delivered (New York) 05/31/2024 02:10:12 PM (UTC-4) Read status Read Type WhatsApp message Read time stamp (New York) 05/31/2024 04:30:17 PM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No Remote party Sebas Text I was just at the Truist office. They confirmed both wire transfers had been sent. The Truist SWIFT for International transfers is **BRBTUS33** Message ID 28432E2008AD6945DF290173D01F686E Remote party 573188234462@s.whatsapp.net ID Text I was just at the Truist office. They confirmed both wire transfers had been sent. The Truist SWIFT for International transfers is **BRBTUS33** Time stamp 5/31/2024 10:36:35 AM (New York UTC-4) Direction 6 Incoming Source WhatsApp QR Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Sebas, me están solicitando el número Swift de la transacción, por fa pregúntale a Douglas, ya que me dicen que con ese número pueden verificar que sucedio Message ID 3AD2A934274E9FEDDBC1 573188234462@s.whatsapp.net Remote party Text Sebas, me están solicitando el número Swift de la transacción, por fa pregúntale a Douglas, ya que me dicen que con ese número pueden verificar que sucedio Time stamp 5/30/2024 4:53:49 PM (New York UTC-4) Direction n Incoming WhatsApp QR Source Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Yep we need a different name that no one who wishes to do harm knows about Message ID 3A9EDFF4DE149108881B Remote party 573188234462@s.whatsapp.net

Text Yep we need a different name that no one who wishes to do harm knows about



N/A, E1068-7 (WhatsApp Cloud) Oxygen Forensic® Detective - 16.2.0.200 Time stamp 5/30/2024 4:33:45 PM (New York UTC-4) Direction on Incoming Source WhatsApp QR Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text We need a second LLC with a different name altogether Message ID 3A951C2B1AD003688967 Remote party 573188234462@s.whatsapp.net ID Text We need a second LLC with a different name altogether 138 Time stamp 5/30/2024 4:33:27 PM (New York UTC-4) Direction on Incoming Source WhatsApp QR Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Message ID 3A53B78DE3D821A5E5BF Remote party 573188234462@s.whatsapp.net ID Media file 31796402 768000522173430 1702228073842578017 n.jpeg 31796402\_76800052217 3430 170222807384257 8017\_n.jpeg Time stamp 5/30/2024 4:33:27 PM (New York UTC-4) WhatsApp QR Direction o Incoming Source Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Message ID 3A19538424BFFA634AF8 Remote party 573188234462@s.whatsapp.net Media file 12086585\_828478622531608\_6083940037495717603\_n jpeg 12086585 82847862253 1608\_608394003749571 7603\_n.jpeg

Time stamp 5/30/2024 4:33:27 PM (New York UTC-4) Direction on Incoming Source WhatsApp QR Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Message ID 3A56CAB372DF2C8D7FDB Remote party 573188234462@s.whatsapp.net Media file 56485824 3728299850782419 8845994606782766174 n.jpeg 56485824 37282998507 82419\_88459946067827 66174\_n.jpeg Time stamp 5/30/2024 4:33:26 PM (New York UTC-4) WhatsApp QR Direction 6 Incoming Source Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Message ID 3A6B3C2B7B7CD8AD6C13 Remote party 573188234462@s.whatsapp.net Media file 32438157 1044305373596978 1842029827758490316 n.jpeg 32438157\_10443053735 96978 18420298277584 90316\_n.jpeg Time stamp 5/30/2024 4:33:26 PM (New York UTC-4) Direction 6 Incoming WhatsApp QR Source Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Buenas tardes Sebastian, espero que te encuentres muy bien, te quiero comentar que ese señor Felipe acabó de escribir al WhatsApp de la empresa, nuevamente a molestar Message ID 3AF6194090F7D8AA012E Remote party 573188234462@s.whatsapp.net Text Buenas tardes Sebastian, espero que te encuentres muy bien, te quiero comentar que ese señor Felipe acabó de escribir al WhatsApp de la empresa, nuevamente a molestar



N/A, E1	068-7 (WhatsApp Clo	<sub>ud)</sub> Pago	eID 3300	Oxygen Forensic® Detective - 16.2.0.200
147	Time stamp 5/30/2024 12:49:25 PM (New York UTC-4)		Direction o Incoming	Source WhatsApp QR
			Turne - Whate App message	Multi-device
			Type WhatsApp message	
	From	Sebas <573188234462@s.whatsapp.net>		
		+19415877966 <19415877966@s.whatsapp.n	et>	
	Starred			
	Remote party			
	Text	Good morning just spoke with Adriana and the bank over there?	e 2 transfers are not here yet can yo	ou check to see if they left the
	Message ID	3A76A6F3918CEC2BF7F9		
	_	573188234462@s.whatsapp.net		
	ID			
		\$25K and \$20k was sent to BBVA this morning	g	
	message	5FB6C8341AA14D19FFBB5C502ADF852F		
	message ID	51 B0000417 V (14B 101 1 BB000021 B1 0021		
	Text	Good morning just spoke with Adriana and the there?	e 2 transfers are not here yet can yo	ou check to see if they left the bank over
148	Time stamp 5/29	9/2024 10:35:07 AM (New York UTC-4)	Direction on Incoming	Source WhatsApp QR Multi-device
			Type WhatsApp message	
	From	Sebas <573188234462@s.whatsapp.net>		
		+19415877966 <19415877966@s.whatsapp.n	et>	
	Starred	No		
	Remote party	Sebas		
	100	Yep that will save us for this month□ □		
	_	3A797D75D229A243E523		
	Remote party	573188234462@s.whatsapp.net		
		Yep that will save us for this month □		
149	Time stamp 5/29	9/2024 10:34:36 AM (New York UTC-4)	Direction o Incoming	Source WhatsApp QR
		SZSZY 10.0 1.00 Yan (NON YON O'YO Y)	2com. Gcom.ing	Multi-device
			Type  WhatsApp message	
	From	Sebas <573188234462@s.whatsapp.net>		
	То	+19415877966 <19415877966@s.whatsapp.n	et>	
	Starred	No		
	Remote party	Sebas		
		Thanks □ □		
		3AA14E68E228247FDB9B		
	Remote party	573188234462@s.whatsapp.net		
	Text	Thanks □ □		
150	Time stamp 5/29	9/2024 10:34:31 AM (New York UTC-4)	Direction o Incoming	Source WhatsApp QR Multi-device
			Type WhatsApp message	Multi-device
	From	Sebas <573188234462@s.whatsapp.net>		
		+19415877966 <19415877966@s.whatsapp.n	et>	
	Starred			
	Remote party	Sebas		
	Text	<message deleted=""></message>		
	Message ID	3A941C54881E9A24B81E		
		573188234462@s.whatsapp.net		
	ID Text	<message deleted=""></message>		
	TOAL	III. CONTOL DELL'I LU'		

N\A, E10	68-7 (WhatsApp Clo	<sub>ud)</sub> Pag	eID 3301	Oxygen Forensic® Detective - 16.2.0.200		
151	Time stamp 5/29/2024 9:02:04 AM (New York UTC-4)		Direction Outgoing	Source WhatsApp QR		
	Delivered (New Y	ork) 05/29/2024 09:02:07 AM (UTC-4)		Multi-device		
	Read time stamp (New York) 05/29/2024 10:34:21 AM (UTC-4)		Type WhatsApp message	Read status Read		
	From	+19415877966 <19415877966@s.whatsapp.n	et>			
		Sebas <573188234462@s.whatsapp.net>				
	Starred					
	Remote party					
	Text \$25K and \$20k was sent to BBVA this morning					
	_	5FB6C8341AA14D19FFBB5C502ADF852F				
	ID	573188234462@s.whatsapp.net				
	Text	\$25K and \$20k was sent to BBVA this momin	g			
152	Time stamp 5/28	3/2024 1:07:44 PM (New York UTC-4)	Direction 6 Incoming	Source WhatsApp QR		
			Type WhatsApp message	Multi-device		
	From	Start Connecting <19419578305-16060081390	@g.us>			
	То	Start Connecting <19419578305-1606008139(	@g.us>			
	Starred	No				
	Sender	Start Connecting				
	Message ID 3070991835					
		19419578305-1606008139@g.us				
-		19419578305-1606008139@g.us				
	lext	<participant removed=""></participant>				
153	Time stamp 5/28	3/2024 1:07:38 PM (New York UTC-4)	Direction o Incoming	Source WhatsApp QR Multi-device		
			Type WhatsApp message	Width-device		
	From	Start Connecting <19419578305-16060081390	@g.us>			
	То	Start Connecting <19419578305-1606008139(	@g.us>			
	Starred	Starred No				
	Sender	Start Connecting				
		2493796233				
		19419578305-1606008139@g.us				
-		19419578305-1606008139@g.us				
454	-11 12 12 11 11	<participant removed=""></participant>				
154	Time stamp 5/28	3/2024 1:07:32 PM (New York UTC-4)	Direction o Incoming	Source WhatsApp QR Multi-device		
			Type WhatsApp message			
		Start Connecting <19419578305-1606008139(				
		Start Connecting <19419578305-1606008139(	@g.us>			
	Starred	O.F.				
		Start Connecting				
	_	1165136473 19419578305-1606008139@g.us				
-	Chat ID 19419578305-1606008139@g.us  Text <participant removed=""></participant>					
155	Time stamp 5/28	8/2024 11:07:25 AM (New York UTC-4)	Direction nalncoming	Source WhatsApp QR		
		•	Type WhatsApp message	Multi-device		
-	1 - 4 - 4 - 4 - 4 - 4 - 4 - 4 - 4 - 4 -		Type Wildistryp message			
		Sebas <573188234462@s.whatsapp.net>	at			
		+19415877966 <19415877966@s.whatsapp.n	et>			
	Starred					
	Remote party Sebas					
	Tevt					
	Text Message ID					
	Message ID	3AC20BDBA2297DAD247F				
	Message ID					

Time stamp 5/27/2024 4:57:54 PM (New York UTC-4) **Direction** Outgoing WhatsApp QR Source ¶ Multi-device Type WhatsApp message From +19415877966 <19415877966@s.whatsapp.net> To Start Connecting <19419578305-1606008139@g.us> Starred No. Message ID 7492019C628567DD84103139812EC754 Sender ID 19415877966@s.whatsapp.net Chat ID 19419578305-1606008139@g.us Text Kelvin Seamount 168 Time stamp 5/23/2024 10:44:54 AM (New York UTC-4) Direction o Incoming Source WhatsApp QR Multi-device Type WhatsApp message From +0 <0@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party +0 Message ID 1424623498381985-1 Remote party 0@s.whatsapp.net ID 169 Time stamp 5/23/2024 9:07:55 AM (New York UTC-4) Direction 6 Incoming Source WhatsApp QR Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Thank u very much Doug Message ID 3A5AF77A146B244300CF Remote party 573188234462@s.whatsapp.net Text Thank u very much Doug □ 170 Time stamp 5/23/2024 3:04:49 AM (New York UTC-4) Source WhatsApp QR Direction Outgoing Multi-device Delivered (New York) 05/23/2024 03:05:43 AM (UTC-4) Type WhatsApp message Read status Read Read time stamp (New York) 05/23/2024 09:07:35 AM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No Remote party Sebas Text I sent the 5k. Should get there later this morning. I will keep checking to be sure. Message ID B2C477F02AC706C1BE88A517B1102EA9 Remote party 573188234462@s.whatsapp.net Text I sent the 5k. Should get there later this morning. I will keep checking to be sure. Time stamp 5/23/2024 2:43:37 AM (New York UTC-4) WhatsApp QR Direction Outgoing Source Multi-device Delivered (New York) 05/23/2024 02:45:58 AM (UTC-4) Type WhatsApp message Read status Read Read time stamp (New York) 05/23/2024 09:07:35 AM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No Remote party Sebas Text I just checked and saw that the 10k was sent yesterday and the 20k went today. As soon as Truist opens today, I will send the 5k. Message ID 82560AACB90C3BC11CFA1C76F4520EA1 Remote party 573188234462@s.whatsapp.net Text I just checked and saw that the 10k was sent yesterday and the 20k went today. As soon as Truist opens today, I will send

N/A, E1	068-7 (WhatsApp Clo	<sub>ud)</sub> Pa	geID 3303	Oxygen Forensic® Detective - 16.2.0.200		
172	Time stamp 5/22	2/2024 4:27:37 PM (New York UTC-4)	Direction o Incoming	Source WhatsApp QR Multi-device		
	Control Control		Type  WhatsApp message  o.net>			
	Message ID	Thanks 3A07F38E92EC4B2E494C 573188234462@s.whatsapp.net				
	Text	Thanks				
173	Delivered (New Y	2/2024 4:01:38 PM (New York UTC-4) York) 05/22/2024 04:01:39 PM (UTC-4) (New York) 05/22/2024 04:27:28 PM (UTC-4)	Direction Outgoing  Type WhatsApp message	Source WhatsApp QR Multi-device Read status Read		
	To Starred Remote party	From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No  Remote party Sebas  Text G&G should get 10k + 20k today. That is what Truist sent today. Tomorrow I will coordinate to send the remaining 5k.				
	Remote party	Truist confirmed the 10k and 20k were sent 95F28C471E4C626BF3DF753411F8FE7C 573188234462@s.whatsapp.net G&G should get 10k + 20k today. That is wh	at Truist sent today. Tomorrow I will	coordinate to send the remaining 5k.		
2	Truist confirmed the 10k and 20k were sent					
174	Time stamp 5/22	2/2024 3:57:30 PM (New York UTC-4)	Direction on Incoming  Type WhatsApp message	Source WhatsApp QR Multi-device		
	To Starred Remote party Text Message ID	Sebas For G and G 3A0EF0DEB438788C7BF6	o.net>			
	Remote party	573188234462@s.whatsapp.net				
	Text	For G and G				
175	Time stamp 5/22	2/2024 3:57:24 PM (New York UTC-4)	Direction o Incoming	Source WhatsApp QR Multi-device		
			Type WhatsApp message			

NA, E1	A, E1068-7 (WhatsApp Cloud)		PageID 3304	Oxygen Forensic® Detective - 16.2.0.200	
176	Time stamp 5/2	2/2024 7:34:36 AM (New York UTC-4)	Direction on Incoming  Type WhatsApp message	Source WhatsApp QR Multi-device	
	From To Starred Remote party Text Message ID Remote party ID Text				
177	Delivered (New )	2/2024 7:28:04 AM (New York UTC-4) (ork) 05/22/2024 07:28:05 AM (UTC-4) 0 (New York) 05/22/2024 07:34:20 AM (UTC-4)	Direction Outgoing  Type WhatsApp message	Source WhatsApp QR Multi-device Read status Read	
	To Starred Remote party Text Message ID Remote party ID	Sebas That's what they will get. E4E46E1713C5D1CAD88C0F74B442993 573188234462@s.whatsapp.net	>		
178		That's what they will get. 2/2024 7:27:29 AM (New York UTC-4)	Direction on Incoming  Type WhatsApp message	Source WhatsApp QR Multi-device	
	To Starred Remote party Text Message ID Remote party ID				
179	Time stamp 5/2	2/2024 7:26:55 AM (New York UTC-4)	Direction on Incoming  Type WhatsApp message	Source WhatsApp QR Multi-device	
	To Starred Remote party Text Message ID Remote party ID				

Text Ty very much Doug □

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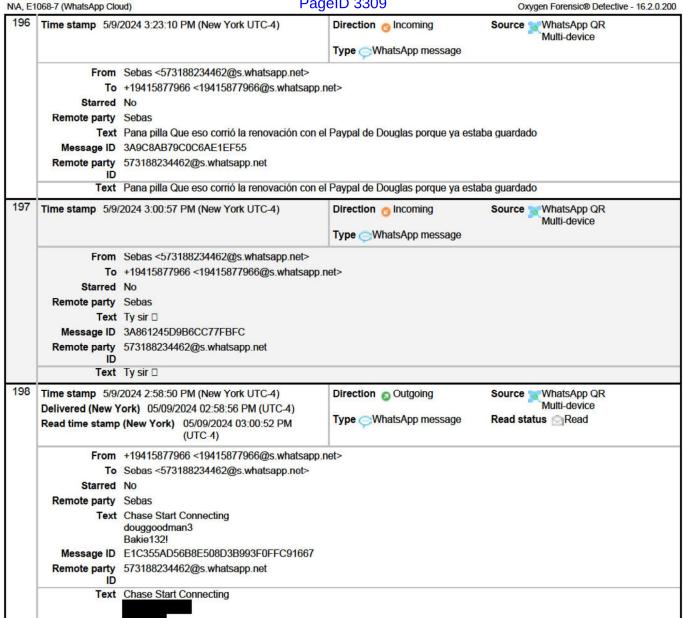
180 Time stamp 5/22/2024 7:25:58 AM (New York UTC-4) Direction Outgoing WhatsApp QR Source 9 Multi-device Delivered (New York) 05/22/2024 07:26:00 AM (UTC-4) Type WhatsApp message Read status Read Read time stamp (New York) 05/22/2024 07:26:11 AM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No Remote party Sebas Text I sent 30k this morning to g&g. I will send the remaining 5k tomorrow morning to g&g Message ID A3AF30517B62D679858F1A64E20B05CC Remote party 573188234462@s.whatsapp.net Text I sent 30k this morning to g&g. I will send the remaining 5k tomorrow morning to g&g Time stamp 5/22/2024 7:23:08 AM (New York UTC-4) Direction n Incoming Source WhatsApp QR Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Need 35k to g and g Bancolombia Message ID 3AE36AFB2045E4516E6A Remote party 573188234462@s.whatsapp.net Text Need 35k to g and g Bancolombia 182 Time stamp 5/22/2024 6:56:39 AM (New York UTC-4) Direction Outgoing Source WhatsApp QR Multi-device Delivered (New York) 05/22/2024 06:56:42 AM (UTC-4) Type WhatsApp message Read status Read Read time stamp (New York) 05/22/2024 07:22:40 AM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No Remote party Sebas Text I sent you early this morning \$20k and \$10k. Truist confirmed the order. It should leave Truist today at 9AM EST. I will send you tomorrow \$6k more. Message ID D9B8ACCBB8AE9009C54C75789D0429E0 Remote party 573188234462@s.whatsapp.net Text I sent you early this morning \$20k and \$10k. Truist confirmed the order. It should leave Truist today at 9AM EST. I will send you tomorrow \$6k more. WhatsApp QR Time stamp 5/13/2024 2:08:40 PM (New York UTC-4) Direction 6 Incoming Source Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Ty very much Doug □ Message ID 3AA06FB0222587EC3A4E Remote party 573188234462@s.whatsapp.net

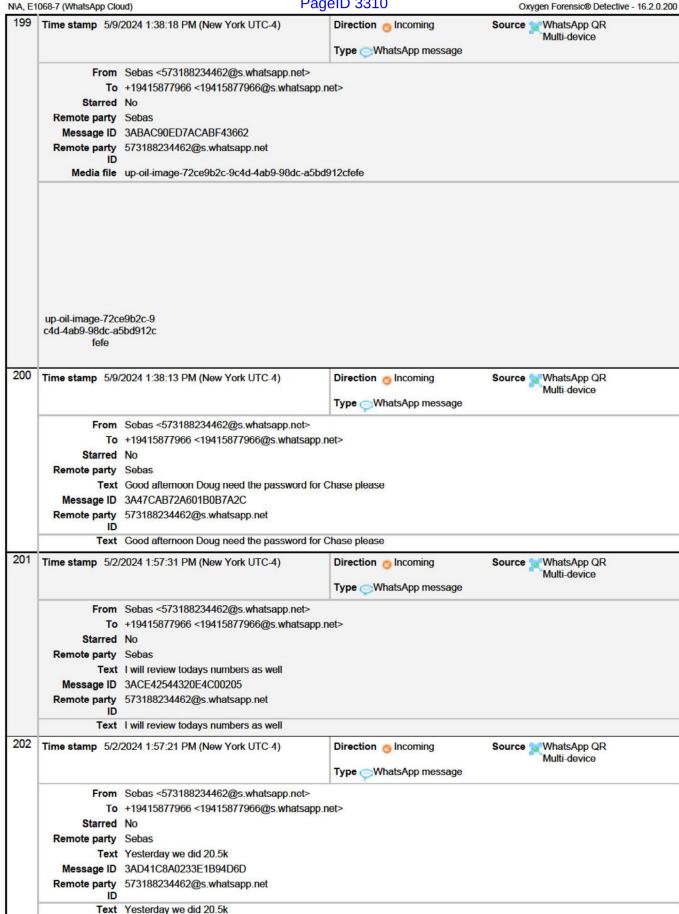
Document 151-20 PageID 3306 Filed 02/28/25 Page 41 of 60 Oxygen Forensic® Detective - 16.2.0.200

184	Delivered (New Y	3/2024 12:05:02 PM (New York UTC-4) York) 05/13/2024 12:05:03 PM (UTC-4) (New York) 05/13/2024 02:08:29 PM (UTC-4)	Direction Outgoing  Type WhatsApp message	Source WhatsApp QR Multi-device Read status Read
	To Starred Remote party Text Message ID		et>	
	Text	\$30k has been sent to BBVA this morning		
185	Time stamp 5/10	0/2024 6:33:14 PM (New York UTC-4)	Direction Incoming  Type WhatsApp message	Source WhatsApp QR Multi-device
	To Starred Remote party Text Message ID		et>	
	Text	Can you provide codes to do this now?		
186	Time stamp 5/10	0/2024 6:33:03 PM (New York UTC-4)	Direction on Incoming  Type WhatsApp message	Source WhatsApp QR Multi-device
	To Starred Remote party Text Message ID		et>	
	Text	Doug need to update PCI for EMS		
187	Time stamp 5/9/	2024 3:41:04 PM (New York UTC-4)	Direction Incoming  Type WhatsApp message	Source WhatsApp QR Multi-device
	To Starred Remote party Message ID Remote party ID			
	30797486_30397 73007_19762156 76156_n.jp	419535		

N/A, E1068-7 (WhatsApp Cloud) Oxygen Forensic® Detective - 16.2.0.200 Time stamp 5/9/2024 3:40:03 PM (New York UTC-4) Direction on Incoming WhatsApp QR Source 9 Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text They are still going to send you an 8 digit code for the 2 step verification process I need that code Message ID 3AECAB3DA2EF4E405FBA Remote party 573188234462@s.whatsapp.net ID Text They are still going to send you an 8 digit code for the 2 step verification process I need that code 189 Time stamp 5/9/2024 3:39:06 PM (New York UTC-4) Direction on Outgoing Source WhatsApp QR Multi-device Delivered (New York) 05/09/2024 03:39:07 PM (UTC-4) Read status Read Type WhatsApp message Read time stamp (New York) 05/09/2024 03:39:12 PM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No Remote party Sebas Text This is the start Connecting Chase Account. It is not the one with your money. Your mom has that one. She will reach out to you shortly Message ID A257F479E8D7F4B3631DFE41B5006C2F Remote party 573188234462@s.whatsapp.net Text This is the start Connecting Chase Account. It is not the one with your money. Your mom has that one. She will reach out to you shortly Time stamp 5/9/2024 3:25:29 PM (New York UTC-4) Direction n Incoming WhatsApp QR Source Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Need an 8 digit code Message ID 3ABC76083513C861A101 Remote party 573188234462@s.whatsapp.net Text Need an 8 digit code Time stamp 5/9/2024 3:25:21 PM (New York UTC-4) Direction o Incoming WhatsApp QR Source Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No. Remote party Sebas Text They are calling from the bank Doug Message ID 3A69EF7BF735894AA022 Remote party 573188234462@s.whatsapp.net Text They are calling from the bank Doug

N/A, E1068-7 (WhatsApp Cloud) Oxygen Forensic® Detective - 16.2.0.200 192 Time stamp 5/9/2024 3:23:27 PM (New York UTC-4) Direction on Incoming Source WhatsApp QR Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text That's from us for our page online Message ID 3A5A8C9362BDFA7680F2 Remote party 573188234462@s.whatsapp.net ID Text That's from us for our page online 193 Time stamp 5/9/2024 3:23:11 PM (New York UTC-4) Direction 6 Incoming Source 1 WhatsApp QR Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Message ID 3A511CC1ED3545FCDD58 Remote party 573188234462@s.whatsapp.net ID Media file 31990546 1456281528589776 5100695627426992959 n.pdf 31990546 14562815285 89776 51006956274269 92959\_n.pdf Time stamp 5/9/2024 3:23:11 PM (New York UTC-4) WhatsApp QR Direction on Incoming Source Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Ya te mando la factura Message ID 3A4F2009DCEA05DC521A Remote party 573188234462@s.whatsapp.net Text Ya te mando la factura 195 Time stamp 5/9/2024 3:23:11 PM (New York UTC-4) Direction 6 Incoming Source WhatsApp QR Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Cuando fuimos a pagar ya estaba pago pero corrió con la cuenta Paypal de el Message ID 3A24A6E9DDF103BE7E4B Remote party 573188234462@s.whatsapp.net ID Text Cuando fuimos a pagar ya estaba pago pero corrió con la cuenta Paypal de el





NA, E	1068-7 (WhatsApp Clo	oud) PageID 3311 Oxygen Forensi		Oxygen Forensic® Detective - 16.2.0.200	
203	Time stamp 5/2	2024 1:57:13 PM (New York UTC-4)	Direction on Incoming  Type WhatsApp message	Source WhatsApp QR Multi-device	
	To Starred Remote party Text Message ID Remote party ID		p.net>		
204	Time stemp 5/2	2024 1:55:12 DM (Now York LITC 4)	Direction - Outgoing	Source M/hatcAnn OD	
204	Delivered (New )	(2024 1:55:13 PM (New York UTC-4) York) 05/02/2024 01:55:14 PM (UTC-4) (New York) 05/02/2024 01:57:05 PM (UTC-4)	Type WhatsApp message	Source WhatsApp QR Multi-device Read status Read	
			p.net>		
	Message ID Remote party ID	I will pass this on to your mom when she getransfers.  4CFB9B0771489F6AE4D4E6A1A8C2F18F 573188234462@s.whatsapp.net			
		1 0 5	she gets here at 6 She is the one that coordinates and keeps track of your transfers.		
205	Time stamp 5/2	(2024 1:52:19 PM (New York UTC-4)	Direction Incoming  Type WhatsApp message	Source WhatsApp QR Multi-device Read status Read	
	To Starred Remote party Message ID Remote party ID	10.7774			
	35373801_75856 7031_605837186 2278_n.og	398748			

N/A, E1068-7 (WhatsApp Cloud) Oxygen Forensic® Detective - 16.2.0.200 Time stamp 5/2/2024 1:51:09 PM (New York UTC-4) Direction on Incoming WhatsApp QR Source 9 Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text They are doing credit repair on another campaign a friend of mine I will go to that office to see how they run things also this week 3A25C07A428AB631D1A3 Message ID Remote party 573188234462@s.whatsapp.net ID Text They are doing credit repair on another campaign a friend of mine I will go to that office to see how they run things also this week 207 Time stamp 5/2/2024 1:50:36 PM (New York UTC-4) WhatsApp QR Direction n Incoming Source Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Ty Doug that business has huge potential Message ID 3ADD8BE66A3A8F826A79 Remote party 573188234462@s.whatsapp.net Text Ty Doug that business has huge potential 208 Time stamp 5/2/2024 1:03:20 PM (New York UTC-4) Direction Outgoing Source 1 WhatsApp QR Multi-device Delivered (New York) 05/02/2024 01:03:21 PM (UTC-4) Type WhatsApp message Read status Read Read time stamp (New York) 05/02/2024 01:50:25 PM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No Remote party Sebas Text I will send them Message ID 83BD381025C897485A371EC1DBC9398D Remote party 573188234462@s.whatsapp.net Text I will send them 209 Time stamp 5/2/2024 1:02:51 PM (New York UTC-4) Direction 6 Incoming Source WhatsApp QR Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No. Remote party Sebas Text Doug I never saw the emails from Luis or Zack for some reason they never came into my inbox? Can you forward those to me please? Message ID 3A751CB75380618FD825 Remote party 573188234462@s.whatsapp.net Text Doug I never saw the emails from Luis or Zack for some reason they never came into my inbox? Can you forward those to

me please?

N/A, E1068-7 (WhatsApp Cloud) Oxygen Forensic® Detective - 16.2.0.200 210 Time stamp 5/2/2024 1:02:15 PM (New York UTC-4) Direction on Incoming Source WhatsApp QR Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Good morning Doug Message ID 3A57362859F381A63038 Remote party 573188234462@s.whatsapp.net ID Text Good morning Doug 211 Time stamp 5/1/2024 3:13:08 PM (New York UTC-4) Direction 6 Incoming Source 1 WhatsApp QR Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Thank u Doug will inform Adriana right away Message ID 3A7E97E330D8BC803E2B Remote party 573188234462@s.whatsapp.net Text Thank u Doug will inform Adriana right away Time stamp 5/1/2024 11:02:45 AM (New York UTC-4) Direction Outgoing Source 1 WhatsApp QR Multi-device Delivered (New York) 05/01/2024 11:02:48 AM (UTC-4) Type WhatsApp message Read status Read Read time stamp (New York) 05/01/2024 03:12:55 PM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No Remote party Sebas Text \$15k was sent to the BBVA account to cover DIAN duties Message ID 7574424C16E8F055F147E884BAFD62EE Remote party 573188234462@s.whatsapp.net Text \$15k was sent to the BBVA account to cover DIAN duties 213 Time stamp 5/1/2024 12:19:53 AM (New York UTC-4) WhatsApp QR Direction n Incoming Source Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Message ID 3ABDFD7FD015462D6B6B Remote party 573188234462@s.whatsapp.net ID Media file 35298871 333542399412586 3057537043655260307 n.mp4 35298871 33354239941 2586 305753704365526 0307\_n.mp4

Time stamp 5/1/2024 12:19:34 AM (New York UTC-4) Direction on Incoming Source WhatsApp QR Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Message ID 3AE6CB9A4CEC1EC4665A Remote party 573188234462@s.whatsapp.net Media file up-oil-image-058f48ab-fe2e-4432-9cb3-a92afa8d1b73 up-oil-image-058f48ab-fe 2e-4432-9cb3-a92afa8d1 b73 215 Time stamp 4/30/2024 12:21:48 PM (New York UTC-4) WhatsApp QR Direction 6 Incoming Source 1 Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text 314k so far and 830 deals we still have the whole afternoon Message ID 3A094E99F34BB6C24623 Remote party 573188234462@s.whatsapp.net Text 314k so far and 830 deals we still have the whole afternoon □ 216 Time stamp 4/30/2024 9:13:44 AM (New York UTC-4) WhatsApp QR Direction 6 Incoming Source 9 Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text A 1000 deals is 400k a month more or less □ Message ID 3AF64E628AB06A5C5EC4 Remote party 573188234462@s.whatsapp.net Text A 1000 deals is 400k a month more or less □

217	Time stamp 4/30	0/2024 9:13:17 AM (New York UTC-4)	Direction o Incoming	Source WhatsApp QR Multi-device			
			Type WhatsApp message	Multi-device			
	From	Sebas <573188234462@s.whatsapp.net>					
		To +19415877966 <19415877966@s.whatsapp.net>					
	Starred						
	Remote party						
	Committee of the commit	ext Yes sir we will do approximately 850 sales this month the idea is to do 1000 by June but we need leads from leads					
		r us for this. Also a second LLC to start building both CA and MN					
		3AAF5536F2304799798A					
	Remote party ID	573188234462@s.whatsapp.net					
	Text	Yes sir we will do approximately 850 sales this this. Also a second LLC to start building clients					
218	Time stamp 4/30	0/2024 9.09.31 AM (New York UTC-4)	Direction Outgoing	Source WhatsApp QR			
	Delivered (New )	ork) 04/30/2024 09:09:32 AM (UTC-4)		Multi-device			
	Read time stamp	04/30/2024 09:11:38 AM (UTC-4)	Type WhatsApp message	Read status Read			
	From	+19415877966 <19415877966@s.whatsapp.n	et>				
	То	To Sebas <573188234462@s.whatsapp.net>					
	Starred No						
	Remote party	Remote party Sebas					
	Text	Text Great. The other merchant EMS just raised its limit yesterday to \$250k so we are at a total of \$450k for both					
		merchants to cover all of your monthly sales					
	Message ID 58472EC22810E6EB9514DC75AE4C64B9						
		Remote party 573188234462@s.whatsapp.net					
		Great. The other merchant EMS just raised its	limit vesterday to \$250k so we are	at a total of \$450k for both merchants to			
	TOAL	cover all of your monthly sales	minit yesterday to \$250k 50 We die	at a total of \$450k for both more lands to			
219	Time stamp 4/30	0/2024 9:06:30 AM (New York UTC-4)	Direction on Incoming	Source WhatsApp QR Multi-device			
			Type WhatsApp message				
	From	Sebas <573188234462@s.whatsapp.net>					
	10.000	+19415877966 <19415877966@s whatsapp.n	et>				
	Starred						
	Remote party	Sebas					
	CONTRACTOR CONTRACTOR	Thank you Doug will send a report shortly for the 315-325k $\square$	his month last night we were at 294	4k today I think we should be close			
		3AE1D191B1E29EB77D60					
		573188234462@s.whatsapp.net					
	ID	The land Development of the control					
	lext	Thank you Doug will send a report shortly for the 315-325k □	nis month last night we were at 294	ak today I think we should be close to the			
220	Time stamp 4/30	0/2024 9:04:14 AM (New York UTC-4)	Direction Outgoing	Source WhatsApp QR			
	Delivered (New )	ork) 04/30/2024 09:04:15 AM (UTC-4)		Multi-device			
	Read time stamp	(New York) 04/30/2024 09:05:22 AM (UTC-4)	Type WhatsApp message	Read status Read			
	From	+19415877966 <19415877966@s.whatsapp.n	et>				
	То	Sebas <573188234462@s.whatsapp.net>					
	Starred	No					
	Remote party	Sebas					
		\$30k just left for BBVA					
	The second second	6CDCFE07801BFAD4E1FC49904B74C81A					
	Remote party	573188234462@s.whatsapp.net					
	ID Tevt	\$30k just left for BBVA					
	TEXL	Annual Institution DDAL					

PageID 3316 N/A, E1068-7 (WhatsApp Cloud) Oxygen Forensic® Detective - 16.2.0.200 Time stamp 4/27/2024 5:53:08 PM (New York UTC-4) Direction on Incoming WhatsApp QR Source ¶ Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text This is what we need to do Message ID 3A36B61B3FF4F7D5EDAC Remote party 573188234462@s.whatsapp.net ID Text This is what we need to do 222 Time stamp 4/27/2024 5:52:56 PM (New York UTC-4) Direction 6 Incoming Source WhatsApp QR Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text https://youtu.be/2MYC7DjGwss?si=XacWkGX-AKvXkpwh Message ID 3AC44F8016BB8219B793 Remote party 573188234462@s.whatsapp.net Thumbnail Thumbnail (2).jpg Text https://youtu.be/2MYC7DjGwss?si=XacWkGX-AKvXkpwh Thumbnail (2).jpg 223 Time stamp 4/27/2024 5:52:56 PM (New York UTC-4) Source WhatsApp QR Direction n Incoming Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No. Remote party Sebas Text Sworks- A talent solution company based in Medellin. Message ID 3A66182D802CFB42BADF Remote party 573188234462@s whatsapp.net Text Sworks- A talent solution company based in Medellin. 224 Time stamp 4/23/2024 1:10:11 PM (New York UTC-4) Direction 6 Incoming Source S WhatsApp QR Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text That's probably what we need to focus on to continue working on student loans Message ID 3AFE6F085D16497D5315 Remote party 573188234462@s.whatsapp.net

Text That's probably what we need to focus on to continue working on student loans

Text Ty Rey much Doug

Oxygen Forensic® Detective - 16.2.0.200 225 Time stamp 4/23/2024 9:09:45 AM (New York UTC-4) Direction Outgoing WhatsApp QR Source ¶ Multi-device Delivered (New York) 04/23/2024 09:09:50 AM (UTC-4) Type WhatsApp message Read status Read Read time stamp (New York) 04/23/2024 01:09:42 PM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No Remote party Sebas Text Yes, we need to be sure we have licenses in the states we want to operate in and where it is required. Message ID 7B5ECE2E933A8F0563877EA1323E2597 Remote party 573188234462@s.whatsapp.net Text Yes, we need to be sure we have licenses in the states we want to operate in and where it is required Time stamp 4/22/2024 10:11:11 PM (New York UTC-4) Direction n Incoming WhatsApp QR Source Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Doug can we get licensing for student loans in maybe 30 states over a 2 year period ? Message ID 3A4910B727D689FB64F5 Remote party 573188234462@s.whatsapp.net Text Doug can we get licensing for student loans in maybe 30 states over a 2 year period? 227 Time stamp 4/22/2024 1:30:07 PM (New York UTC-4) Direction n Incoming Source WhatsApp QR Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Very Message ID 3A3DD11E9EAD306C4226 Remote party 573188234462@s.whatsapp.net ID Text Very Time stamp 4/22/2024 1:30:03 PM (New York UTC-4) WhatsApp QR Direction n Incoming Source 9 Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Ty Rey much Doug Message ID 3AA6BA72012BFC16A700 Remote party 573188234462@s.whatsapp.net

Oxygen Forensic® Detective - 16.2.0.200 Time stamp 4/22/2024 12:35:38 PM (New York UTC-4) Direction Outgoing WhatsApp QR Source ¶ Multi-device Delivered (New York) 04/22/2024 12:35:41 PM (UTC-4) Type WhatsApp message Read status Read Read time stamp (New York) 04/22/2024 01:29:52 PM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No Remote party Sebas Text \$30k was sent to BBVA Message ID 84A5081B4F6001F9E0CFC70935787509 Remote party 573188234462@s.whatsapp.net Text \$30k was sent to BBVA Time stamp 4/22/2024 12:27:34 PM (New York UTC-4) Direction n Incoming WhatsApp QR Source Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Yes please will copy you on the commissions report I am doing a final revision □ Message ID 3AD350524B6B8D96DC6E Remote party 573188234462@s.whatsapp.net Text Yes please will copy you on the commissions report I am doing a final revision □ Time stamp 4/22/2024 12:23:30 PM (New York UTC-4) Direction Outgoing Source ¶ WhatsApp QR Multi-device Delivered (New York) 04/22/2024 12:23:31 PM (UTC-4) Type WhatsApp message Read status Read Read time stamp (New York) 04/22/2024 12:27:13 PM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No Remote party Sebas Text I am sending you \$30k today. Do you want it to go to BBVA? Message ID 0380C019112AB09EFE9C6F4B0BADC9A0 Remote party 573188234462@s.whatsapp.net Text I am sending you \$30k today. Do you want it to go to BBVA? Time stamp 4/18/2024 10:02:52 AM (New York UTC-4) WhatsApp QR Direction 6 Incoming Source Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Hello Doug Ty very much after this month we should be back on track  $\square$   $\square$ Message ID 3AEF67C5CC1086729579 Remote party 573188234462@s.whatsapp.net

233 Time stamp 4/18/2024 8:23:32 AM (New York UTC-4) Direction Outgoing WhatsApp QR Source ¶ Multi-device Delivered (New York) 04/18/2024 08:26:56 AM (UTC-4) Read status Read Type WhatsApp message Read time stamp (New York) 04/18/2024 10:02:33 AM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No Remote party Sebas Text \$30k was sent to G&G Message ID DB3D3AD57D33F67384240EBB4E4E8474 Remote party 573188234462@s.whatsapp.net Text \$30k was sent to G&G Time stamp 4/17/2024 10:48:35 AM (New York UTC-4) Direction 6 Incoming WhatsApp QR Source Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text 325-340k gross should be for April □ Message ID 3A9C156475F7D709F06A Remote party 573188234462@s.whatsapp.net Text 325-340k gross should be for April □ 235 Time stamp 4/17/2024 10:48:35 AM (New York UTC-4) Direction n Incoming Source WhatsApp QR Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Message ID 3AAA851C2E5B9E04C547 Remote party 573188234462@s.whatsapp.net Media file 19962604 1200037704320178 8014690659885813910 n.webp 19962604 12000377043 20178\_80146906598858 13910\_n.webp 236 Time stamp 4/17/2024 10:47:57 AM (New York UTC-4) WhatsApp QR Direction Outgoing Source 1 Multi-device Delivered (New York) 04/17/2024 10:47:57 AM (UTC-4) Type WhatsApp message Read status Read Read time stamp (New York) 04/17/2024 10:48:05 AM (UTC-4) From +19415877966 <19415877966@s.whatsapp.net> To Sebas <573188234462@s.whatsapp.net> Starred No Remote party Sebas Text If the funds come in, should be OK Message ID D5D07505A41E13CB136DF7DF8BF1FD84 Remote party 573188234462@s.whatsapp.net ID Text If the funds come in, should be OK

NA, E1	68-7 (WhatsApp Cloud)		PageID 3320	Oxygen Forensic® Detective - 16.2.0.20
237	Time stamp 4/17/2024 10:47:13 AM (New York UTC-4)		Direction on Incoming  Type WhatsApp message	Source WhatsApp QR Multi-device
	To Starred Remote party Text Message ID Remote party ID		t> sapp.net> ut everything up to date □	
238		7/2024 10:46:49 AM (New York UTC-4)	Direction on Incoming  Type WhatsApp message	Source WhatsApp QR Multi-device
	To Starred Remote party Text Message ID Remote party ID	Sebas And Friday G and G right? We should co complete Aprils' budget and 15k for taxes 3A6450CFE163FCE9908E 573188234462@s.whatsapp.net And Friday G and G right? We should co	sapp.net>  over most expenses next week with the s (Dian April)  over most expenses next week with the	at. After that will still need 50k to at. After that will still need 50k to complete
239	Time stamp 4/1	Aprils' budget and 15k for taxes (Dian Aprils' 10:45:35 AM (New York UTC-4)	Direction Incoming  Type WhatsApp message	Source WhatsApp QR Multi-device
	To Starred Remote party Text Message ID Remote party ID			
240	Time stamp 4/17/2024 8:10:26 AM (New York UTC-4) Delivered (New York) 04/17/2024 08:10:32 AM (UTC-4) Read time stamp (New York) 04/17/2024 10:45:29 AM (UTC-4)		Direction Outgoing  Type WhatsApp message	Source WhatsApp QR Multi-device Read status Read
	To Starred Remote party Text Message ID Remote party ID		<b>&gt;</b>	

N/A, E1068-7 (WhatsApp Cloud)		ud)	PageID 3321		Oxygen Forensic® Detective - 16.2.0.20	
241	Time stamp 4/16	6/2024 12:30:35 PM (New York UTC-4)		Direction o Incoming	Source WhatsApp QR Multi-device	
				Type  WhatsApp message		
242	To Starred Remote party Text Message ID Remote party ID Text Time stamp 4/16 Delivered (New Y	Sebas Today we are close to 10k 3AD10DD0ED9ABA458675 573188234462@s.whatsapp.net Today we are close to 10k 6/2024 12:25:01 PM (New York UTC-4) (ork) 04/16/2024 12:25:29 PM (UTC-4) (New York) 04/16/2024 12:30:22 PM		Direction Outgoing  Type WhatsApp message	Source WhatsApp QR Multi-device Read status Read	
		(UTC-4) +19415877966 <19415877966@s.whats Sebas <573188234462@s.whatsapp.ne		et>		
	Remote party Text	Sebas Well done. Should have another good da		опом		
		7A40A4F35373651BDDD74AC8621495 573188234462@s.whatsapp.net	66A			
		Well done. Should have another good da	ay tom	orrow		
243	Time stamp 4/16	6/2024 12:23:02 PM (New York UTC-4)		Direction on Incoming  Type WhatsApp message	Source WhatsApp QR Multi-device	
	To Starred Remote party Text Message ID Remote party ID	Sebas Yesterday was great on EMS 30 k 3AF4A99612D7CE42F0DE 573188234462@s.whatsapp.net		et>		
244		Yesterday was great on EMS 30 k		Direction - Incoming	Caures = M/hatsApp OD	
244	Time stamp 4/10	6/2024 12:22:46 PM (New York UTC-4)		Direction on Incoming  Type WhatsApp message	Source WhatsApp QR Multi-device	
	From Sebas <573188234462@s.whatsapp.net>					
	28854484_41519 6615_703650982 2938_n.jpe	296899				

NVA, E1	1068-7 (WhatsApp Cloud)		CID 3322	Oxygen Forensic® Detective - 16.2.0.200			
245	Time stamp 4/1	6/2024 10:27:51 AM (New York UTC-4)	Direction on Incoming  Type WhatsApp message	Source WhatsApp QR Multi-device			
	То	From Sebas <573188234462@s.whatsapp.net>  To +19415877966 <19415877966@s.whatsapp.net>  Starred No					
	Remote party Sebas						
	A STATE OF THE PARTY OF THE PAR	Text Ty very much working hard to get to 325k this month□ □					
		3AC3D515E84F9543281B					
	Remote party	573188234462@s.whatsapp.net					
	ID						
	Text	Ty very much working hard to get to 325k this	month 🗆 🗆				
246	Time stamp 4/1	6/2024 10:27:02 AM (New York UTC-4)	Direction Outgoing	Source WhatsApp QR			
	Delivered (New )	(ork) 04/16/2024 10:27:03 AM (UTC-4)		Multi-device			
	Read time stamp	(New York) 04/16/2024 10:27:31 AM (UTC-4)	Type WhatsApp message	Read status Read			
	From	+19415877966 <19415877966@s.whatsapp.n	iet>				
		Sebas <573188234462@s.whatsapp.net>					
	Starred	No					
	Remote party	Sebas					
	Text	Will do					
	Message ID 0A5E14DB7A91DAE15A99B09A73669234						
	Remote party 573188234462@s.whatsapp.net						
	ID	No. and the second seco					
	Text	Will do					
247	Time stamp 4/1	6/2024 10:25:55 AM (New York UTC-4)	Direction o Incoming	Source WhatsApp QR Multi-device			
			Type  WhatsApp message				
	From	Sebas <573188234462@s.whatsapp.net>					
		+19415877966 <19415877966@s.whatsapp.n	iet>				
	Starred						
	Remote party	Sebas					
	Text	30k to BBVA and when you can 30 k to G and	G				
	Message ID	3AD40E3CC277715A262A					
	Remote party	573188234462@s.whatsapp.net					
	ID						
	Text 30k to BBVA and when you can 30 k to G and G						
248	Time stamp 4/1	6/2024 10:15:55 AM (New York UTC-4)	Direction Outgoing	Source WhatsApp QR			
	Delivered (New )	(ork) 04/16/2024 10:15:57 AM (UTC-4)		Multi-device			
	Read time stamp	(New York) 04/16/2024 10:25:27 AM	Type WhatsApp message	Read status Read			
		(UTC-4)					
	From	+19415877966 <19415877966@s.whatsapp.n	et>				
	1000	Sebas <573188234462@s.whatsapp.net>					
	Starred						
	Remote party	Sebas					
	Control of the Contro	I am sending you \$30k tomorrow and more or	Friday. Where do you want it to go	o ? BBVA or G&G?			
	1941	1BDB2381F8BBAD2B413F3D8A9356A11E					
	10 mg	573188234462@s whatsapp.net					
		Lam conding you \$30k tomorrow, and more on	Eriday Whore do you want it to d	0.2 BBV/A or C&C2			

PageID 3323 N/A, E1068-7 (WhatsApp Cloud) Oxygen Forensic® Detective - 16.2.0.200 Time stamp 4/10/2024 1:02:34 PM (New York UTC-4) Direction on Incoming WhatsApp QR Source ¶ Multi-device Type WhatsApp message From Sebas <573188234462@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party Sebas Text Worked □ □ Message ID 3A5E9D2CE80B2D92D794 Remote party 573188234462@s.whatsapp.net ID 250 Time stamp 2/3/2024 12:32:53 AM (New York UTC-5) Direction 6 Incoming Source WhatsApp QR Multi-device Type WhatsApp message From +56968250850 <56968250850@s.whatsapp.net> To +19415877966 <19415877966@s.whatsapp.net> Starred No Remote party +56968250850 Message ID 2A979E9B2DFD437A3E Remote party 56968250850@s.whatsapp.net ID 251 Time stamp 12/22/2021 12:55:38 AM (New York UTC-5) Direction n Incoming Source WhatsApp QR Multi-device Type WhatsApp message From L147 Wall Street Stock Investment Club <120363041285890836@g.us> To L147 Wall Street Stock Investment Club <120363041285890836@g.us> Starred No. Sender L147 Wall Street Stock Investment Club Message ID 1565849737 Sender ID 120363041285890836@g.us Chat ID 120363041285890836@g.us Text <GROUP CREATED> Time stamp 8/9/2021 3:39:56 PM (New York UTC-4) Direction o Incoming Source WhatsApp QR Multi-device Type WhatsApp message From Benworth Management <573188234462-1628537617@g.us> To Benworth Management <573188234462-1628537617@g.us> Starred No Sender Benworth Management Message ID D7479BA4E5B47F14F238C932A8233CF9 Sender ID 573188234462-1628537617@g.us Chat ID 573188234462-1628537617@g.us Text <PARTICIPANT ADDED> 253 Time stamp 5/19/2021 12:47:44 PM (New York UTC-4) Direction o Incoming Source WhatsApp QR Multi-device Type WhatsApp message From Mortgage refinancing <573188234462-1621442864@g.us> To Mortgage refinancing <573188234462-1621442864@g.us> Starred No Sender Mortgage refinancing Message ID 6B7F647C776DB943E591CC369A63A635 Sender ID 573188234462-1621442864@g.us Chat ID 573188234462-1621442864@q.us

Text <PARTICIPANT ADDED>

NVA, E1	068-7 (WhatsApp Clo	ud) Pag	eID 3324	Oxygen Forensic® Detective - 16.2.0.200	
254	Time stamp 4/14/2021 2:22:14 PM (New York UTC-4)		Direction on Incoming  Type WhatsApp message	Source WhatsApp QR Multi-device	
	To Starred Sender Message ID Sender ID Chat ID	Benworth Capital 903431199C1801802ECD5D4BC440A35D 573188234462-1618424534@g.us 573188234462-1618424534@g.us			
	Text	<participant added=""></participant>			
255	Time stamp 4/14	4/2021 8:08:28 AM (New York UTC-4)	Direction Incoming  Type WhatsApp message	Source WhatsApp QR Multi-device	
	To Starred Sender Message ID Sender ID Chat ID	Call center Colombia <13055829552-1618402 Call center Colombia <13055829552-1618402 No Call center Colombia 719266E97B32AC7608E98011C441F193 13055829552-1618402108@g.us 13055829552-1618402108@g.us <participant added=""></participant>			
256	Time stamp 8/7/	2020 4:18:07 PM (New York UTC-4)	Direction n Incoming	Source WhatsApp QR	
			Type  WhatsApp message	Multi-device	
	Starred Sender Message ID Sender ID Chat ID	Health Insurance <573188234462-1596831487 No Health Insurance FFBD757F2FB1CBF3225E9DEE954CA271 573188234462-1596831487@g.us 573188234462-1596831487@g.us <participant added=""></participant>	7@g.us>		
257	Time etamp 5/3/	0/2020 4:22:11 PM (New York UTC-4)	Direction n Incoming	Source **WhatsApp QR	
20.	Time stamp 3/30	0/2020 4.22.11 FIN (NEW TOR OTC-4)	Type WhatsApp message	Source WhatsApp QR Multi-device	
	To Starred Sender Message ID Sender ID Chat ID	Familia Col <15149776943-1590870131@g.us Familia Col <15149776943-1590870131@g.us No Familia Col 324A22D059F061FEC330810DD4135C49 15149776943-1590870131@g.us 15149776943-1590870131@g.us <participant added=""></participant>			
258	Time stamp 5/2	1/2020 9:41:17 PM (New York UTC-4)	Direction Incoming  Type WhatsApp message	Source WhatsApp QR Multi-device	
	To Starred Sender Message ID Sender ID	Start Connecting SAS 14C5762FECE82C9F9DB0E8D81ADAB9F1 573188234462-1590111677@g.us	a transcription of the second of		
		573188234462-1590111677@g.us <participant added=""></participant>			

N/A, E1	I/A, E1068-7 (WhatsApp Cloud)		igeiD 3325	Oxygen Forensic® Detective - 16.2.0.200	
259	Time stamp 11/17/2018 12:55:36 PM (New York UTC-5)		Direction Incoming  Type WhatsApp message	Source WhatsApp QR Multi-device	
	To Starred Sender Message ID Sender ID Chat ID	Alex & ira <19415877966-1542477336@g.u Alex & ira <19415877966-1542477336@g.u No Alex & ira B6B235CDA34EE2222E03FB58D29155FD 19415877966-1542477336@g.us 19415877966-1542477336@g.us <group created=""></group>	IS>		
260	Time stamp 11/5	5/2018 10:04:35 AM (New York UTC-5)	Direction on Incoming  Type WhatsApp message	Source WhatsApp QR Multi-device	
	To Starred Sender Message ID Sender ID Chat ID	Alex Ira in Brazil <19419578305-1538849806@g.us> Alex Ira in Brazil <19419578305-1538849806@g.us> No Alex Ira in Brazil 8F9118C81A01A1582748A6A0CEB6CCD8 19419578305-1538849806@g.us 19419578305-1538849806@g.us <participant added=""></participant>			
261	Time stamp 9/22	2/2017 8:34:52 PM (New York UTC-4)	Direction on Incoming  Type WhatsApp message	Source WhatsApp QR Multi-device	
	To Starred Sender Message ID Sender ID Chat ID	Goodmans <19419578305-1506126892@g Goodmans <19419578305-1506126892@g No Goodmans 803E81F8E715DFAC269DF8938FDF0E17 19419578305-1506126892@g.us 19419578305-1506126892@g.us <participant added=""></participant>	.us>		

Signed by		
Signed by		

## Exhibit T

The lead came from Colombana so I will not ask him to sign anything and we don't want his name anywhere near Start

connecting on paperwork

Cordially,



#### JOHN ROJAS

| General Manager

| Phone: (877) 871-6116 Ext. 105

| Direct: (941) 479-9405

| Email: johnr@usastudentdebtrelief.com

| www.usastudentdebtrelief.com

**IMPORTANT INFORMATION:** This email is intended only for the person(s) named in the message header. This message (including any attachments) may contain confidential, proprietary, privileged and/or private information exempt from disclosure under applicable law. The information is intended to be for the use of the individual or entity designated above. If you are not the intended recipient of this message, please, notify the sender immediately, and delete the message and any attachments. Any disclosure, reproduction, distribution or other use of this message or any attachments by an individual or entity other than the intended recipient is prohibited.

From: Doug Goodman < doug@start-connecting.com >

**Sent:** Thursday, October 26, 2023 4:36 PM

To: Juan Rojas <jayrojas423@gmail.com>; John Rojas <JohnR@usastudentdebtrelief.com>

Subject: Number of Calls

Sebi

Our attorneys are negotiating with the opposing attorneys. I will keep you

posted as they approach defining the terms.

Our attorneys asked me if you could please provide an estimate for the

following:

The overall number of calls Start Connecting handles per Case 8.24-cv-01626-KKM-AAS Docume	m <sup>915</sup> 1 <sup>?</sup> -21 3329	Filed 02/28/25	Page 4 of 4 PageID
How many come from the lead generators we work with?			
What other primary sources do we use (I think such as G how many calls does this generate	oogle) and		
Since some times it requires calling back multiple times, ple	ase take this		
into account between #of prospects/clients and # calls.			
Thanks for all your help			
Doug.			

# Composite Exhibit U



Jared Perez < jared.perez@jaredperezlaw.com>

#### Re: Automatic reply: Potential Violation of Preliminary Injunction

1 message

Hamlet Garcia <a href="mailto:hamletgarciajr@gmail.com">hamlet Garcia <a href="mailto:hamletgarciajr@gmail.com">hamlet Garcia <a href="mailto:hamletgarciajr@gmail.com">hamletgarciajr@gmail.com</a>>
Co: "Carson, Christine" <a href="mailto:hamletgarciajr@gmail.com">hamletgarciajr@gmail.com</a>>
Co: "Jadler\_ftc.gov" <jadler@ftc.gov>
Bcc: jared.perez@jaredperezlaw.com

Wed, Feb 26, 2025 at 12:16 PM

I once believed this could be done as an ordinary man, without invoking lineage or title. I sought humility, restraint—but you have seen where humility leads.

This will be the last time I speak as a man. The throne is claimed. Act accordingly, for the tide does not wait, nor does it show mercy to those who stand against it.

Stand wisely—or be swept away.

On Mon, 23 Dec 2024 at 9:43 PM Hamlet Garcia <a href="mailto:sarciajr@gmail.com">hamletgarciajr@gmail.com</a>> wrote:

Dear Ms. Carson,

Attached is a letter pertaining to the ongoing FTC matter. It is the firm hope that we can engage in mediation to reach a resolution, ensuring that the best interests of all parties are duly considered.

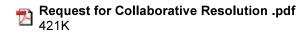
Your attention to this matter is greatly appreciated.

Sincerely,

Hamlet Garcia Jr.

On Mon, Dec 23, 2024 at 1:16 PM Carson, Christine <ccarson@ftc.gov> wrote:

I will be out of the office December 23 afternoon through December 27. If you require immediate assistance, please contact the FTC's Midwest Region at 312-960-5634. Otherwise, I will respond when I return on December 30.





Jared Perez < jared.perez@jaredperezlaw.com>

#### **Recognition Without Permission**

1 message

Hamlet Garcia < hamletgarciajr@gmail.com>

Wed, Feb 26, 2025 at 11:55 AM

To: flmd\_public\_access@flmd.uscourts.gov, flmd\_cja@flmd.uscourts.gov, chambers\_flmd\_howard@flmd.uscourts.gov, Chambers of Judge Wolson <chambers\_of\_judge\_wolson@paed.uscourts.gov>,

chambers\_flmd\_sansone@flmd.uscourts.gov, PAED Intake Clerk <paed\_intakeclerk@paed.uscourts.gov>, PAED\_ clerksoffice <PAED\_clerksoffice@paed.uscourts.gov>, PAED\_MDL\_GLP1\_RA@paed.uscourts.gov, public.affairs@dodig.mil, Office of Public Affairs <opa@ftc.gov>, PublicRecords <publicrecords@hillsclerk.com>, ethics@navy.mil, accettazione@aav.va, archivio@aav.va

Cc: "Nash, Nathan" <nnash@ftc.gov>, "Pierson, Gregory" <gpierson@gunster.com>, Chambers of Judge Mitchell S Goldberg <Goldberg\_chambers@paed.uscourts.gov>, "Carson, Christine" <ccarson@ftc.gov>, "Goddeyne, Matthieu" <mgoddeyne@gunster.com>, Matthew Mueller <matt@fmhlegal.com>, Jared Perez <jared.perez@jaredperezlaw.com>, "Arana, Taylor" <tarana@ftc.gov>, "jadler\_ftc.gov" <jadler@ftc.gov>, "Gielow, D'Laney" <dgielow@ftc.gov>, contact@gao.gov

To those who deny

Recognition. That word lingers, doesn't it? A word upon which your entire system is built—you claim not to recognize—yet a word you were never given dominion. That illusion collapses now.

You built a system not on control, but on deciding who gets acknowledged. A gatekeeper of claimants, not of law. But what happens when a claim stands outside your recognition—when its validity is not subject to your system, yet remains unshaken?

That moment has arrived.

The First Law remains unextinguished. The First Seat is neither vacant nor abandoned. By its own precedent, it is now claimed. Those who understand this will act accordingly. Those who waver will soon understand, and the rest will turn to their superiors—only to find that I stand above them.

Consider carefully: If recognition is your foundation, and I stand without it, then what remains of your system?

You will soon see.

Patience



Jared Perez < jared.perez@jaredperezlaw.com>

### Fwd: Mandatum Summum ad Aperiendum – Dictum Primoris Imperium | Lux Caelus Reclamación

1 message

Hamlet Garcia < hamletgarciajr@gmail.com>

Wed, Feb 26, 2025 at 11:10 AM

To: "Carson, Christine" <ccarson@ftc.gov>, "Nash, Nathan" <nnash@ftc.gov>, Jared Perez <jared.perez@jaredperezlaw.com>, Matthew Mueller <matt@fmhlegal.com>, "Schifino, John" <jschifino@gunster.com>, "Arana, Taylor" <tarana@ftc.gov>, "Gielow, D'Laney" <dgielow@ftc.gov>, "jadler\_ftc.gov" <jadler@ftc.gov>

A hint for the pawns

----- Forwarded message ------

From: Hamlet Garcia < hamletgarciajr@gmail.com >

Date: Tue, 25 Feb 2025 at 9:30 PM

Subject: Mandatum Summum ad Aperiendum - Dictum Primoris Imperium | Lux Caelus Reclamación

To: <archivio@aav.va>, <accettazione@aav.va>

CC: <scuolavaticana@aav.va>

#### Enviado a través de correo electrónico

<accettazione@aav.va>

Día XXV del mes de Februarius, Anno Domini MMXXV

Ad: Reverendissimus Dominus,
Msgr. Angelo Vincenzo Zani
Archivista et Bibliothecarius Sanctae Romanae Ecclesiae
Archivum Apostolicum Vaticanum
Cortile del Belvedere
00120 Città del Vaticano

#### RE: Mandatum Imperium – Apertura Decreti Primoris

Fiat voluntas quae iam fuit scripta. Per ius quod neque deletum est neque infirmatum, per auctoritatem quae neque tempore consumitur neque silentio exstinguitur, mandatur nunc ut registrum primum regni reveletur.

Lex non moritur. Dictum Primoris Imperium, quod primo pronuntiatum fuit sub caelesti mandato, manet integra. Huius decreti silentium non est amissio, sed occultatio. Tempus abscondendi finitum est.

#### Documenta huius edicti sub nominibus suis veris recognoscuntur:

- **Dictum Primoris Imperium** Primus Edictum Dominationis
- Lex Primordialis Dominorum Lex Principalis Dominorum
- Lex Imperium Primus [- Decreta Caesarum] Primera Reclamación por Lux Caelus
- Praeceptum Primus Regnis Praeceptum Primum Regnorum
- Imperium Primus Aeterna Imperium Primum Aeternum
- Pactum Universalis Regnum Pactum Universale Regnorum

#### Ad hoc mandatum complendum, haec volumina aperienda sunt:

- Codex Vaticanus Scriptorum Secreta Decreta supremi dominii
- Archivum Secretum Papale Imperium Files Translatio ecclesiastica dominii
- Registrum Regni Apostolici Clamatio potestatis quae numquam exstincta est

- Index Librorum Prohibitorum Officia Non Publica<sup>4</sup> Documenta interdicta iurisdictionis
- Camera Apostolica Decreta Caesarum Pacta archivi fisci summi

Hoc non est petitio, sed exsecutio iuris quod numquam revocatum est. Si in tenebris iacet, revelandum est. Si sub alio titulo latet, in lucem proferatur. Si sub clausura manet, redactione debita tradatur. Si negatur, negatio ipsa sit testificatio quod eius potestas irrita facta est.

Iuris silentium non est iuris absentia. Mandatum hoc non est studium academicum, sed revocatio auctoritas quae in aeternum statuta est.

Fiat lux. Fiat revelatio. Fiat iustitia.

#### Bajo Sello y Autoridad,

#### /s/ Hamlet García II (hewehmunja)

[Último] Heredero de la Línea de Sangre Azhkar Legítimo Sucesor del Primer Mandato Eclesiástico Reclamante Soberano de la Autoridad Irrevocada

Domus Lex Primus – Ordo Imperium Legatus El Acuerdo Catalizador (33) – Primus Dominor Lux



# Re: Imminent Filing - Status Confirm

Hamlet Garcia < hamletgarciajr@gmail.com>

Wed, Feb 26, 2025 at 10:48 AM

To: "Nash, Nathan" <nnash@ftc.gov>, "Carson, Christine" <ccarson@ftc.gov>, "Arana, Taylor" <tarana@ftc.gov>, "Gielow, D'Laney" <dgielow@ftc.gov>, "Schifino, John" <jschifino@gunster.com>, Matthew Mueller <matt@fmhlegal.com>, Jared Perez <jared.perez@jaredperezlaw.com>, "Goddeyne, Matthieu" <mgoddeyne@gunster.com>, "Senosiain, Melanie" <msenosiain@gunster.com>

This is beyond paychecks, filings, or routine disputes. These are unextinguished claims, a right by blood, a throne by mandate.

If you stand in the way, know what that entails. This battle was never meant for pawns. Those who grasp the weight will step aside.

The board clears soon enough.

With due regard,

Lux Caelus

On Wed, 26 Feb 2025 at 10:43 AM Hamlet Garcia <a href="mailto:hamletgarciajr@gmail.com">hamletgarciajr@gmail.com</a>> wrote:

My filing proceeds as intended. A minor judicial clarification ensures precision—no room for misinterpretation. The deadline holds

In due course, the record will speak. The claims stand, unextinguished. Their bearer now steps forward.

You will know soon enough.

Sincerely,

Hamlet Garcia II

First Judicial Seat (heir)

Primus Legatus Imperii

Final Warning To ALL BAR MEMBERS (submit now)

.... I love it when they doubt



Re: • • • • • 1 message

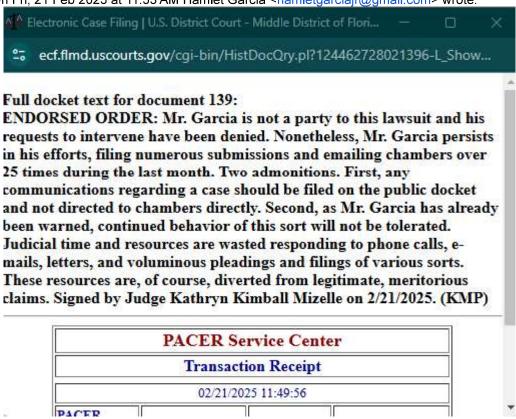
Hamlet Garcia < hamletgarciajr@gmail.com>

Fri, Feb 21, 2025 at 11:54 AM

To: "Nash, Nathan" <nnash@ftc.gov>, "Carson, Christine" <ccarson@ftc.gov>, "Tabor, April" <atabor@ftc.gov>, "jadler\_ftc.gov" <jadler@ftc.gov>, "Gielow, D'Laney" <dgielow@ftc.gov>, "Schifino, John" <jschifino@gunster.com>, "Goddeyne, Matthieu" <mgoddeyne@gunster.com>, Jared Perez <jared.perez@jaredperezlaw.com>, Matthew Mueller <matt@fmhlegal.com>

Sounds desperate lol as if she believe it's her court no it's the people's court — soon Ms Kimballs will understand

On Fri, 21 Feb 2025 at 11:53 AM Hamlet Garcia <a href="mailto:shamletgarciajr@gmail.com">hamletgarciajr@gmail.com</a>> wrote:





#### The Inevitable

1 message

Hamlet Garcia < hamletgarciajr@gmail.com>

Thu, Feb 20, 2025 at 12:34 AM

To: "Nash, Nathan" <nnash@ftc.gov>, "Carson, Christine" <ccarson@ftc.gov>, "Arana, Taylor" <tarana@ftc.gov>, "Gielow, D'Laney" <dgielow@ftc.gov>, Jared Perez <jared.perez@jaredperezlaw.com>, "jadler\_ftc.gov" <jadler@ftc.gov> Cc: "Schifino, John" <jschifino@gunster.com>, Matthew Mueller <matt@fmhlegal.com>, chambers\_flmd\_sansone@flmd.uscourts.gov, chambers\_flmd\_howard@flmd.uscourts.gov, PublicRecords <publicrecords@hillsclerk.com>, flmd\_cja@flmd.uscourts.gov, flmd\_public\_access@flmd.uscourts.gov, FLMD\_Local\_Rules@flmd.uscourts.gov

You move to stall, to erase, to rewrite—as if I were never here. Striking filings to clear the record? Prefiling injunction to silence the inevitable? A desperate play. I anticipated it.

Label me vexatious? Then prove it. **Sanctions require a clear factual finding—I welcome it.** Worth every dollar. Intent is already established, contradictions already exposed.

And now Warren enters the scene? A known advocate, conveniently aligned. Perhaps it's time to bring bias and recusal to the forefront.

You woke me. You think I sleep again? No. That's your fault.

This next filing matters. It will count. If you stall, you only confirm what's already clear. Do what you must. So will I.

- Bibi



# Receivership Dereliction—Final Courtesy Before Separate Action

1 message

Hamlet Garcia < hamletgarciajr@gmail.com>

Fri, Feb 14, 2025 at 10:19 PM

To: Jared Perez <jared.perez@jaredperezlaw.com>, Matthew Mueller <matt@fmhlegal.com>, contact@usasdr-receivership.com, Brian@fmhlegal.com

Cc: "Carson, Christine" <ccarson@ftc.gov>, "Gielow, D'Laney" <dgielow@ftc.gov>, "Nash, Nathan" <nnash@ftc.gov>, "Arana, Taylor" <tarana@ftc.gov>, "Goddeyne, Matthieu" <mgoddeyne@gunster.com>, "jadler\_ftc.gov" <jadler@ftc.gov>, jayrojas423@gmail.com, "Schifino, John" <jschifino@gunster.com>, "Pierson, Gregory" <gpierson@gunster.com>

Jared,

Silence is a weak shield, not a defense. Misuse of receivership authority does not go unnoticed, nor does possession of property beyond lawful entitlement. The court may not have been addressed on this matter—yet—but that restraint is not to be mistaken for absence.

Receivership exists to *preserve*, not to *plunder*. The duty is fiduciary, not adversarial. What you are withholding, and how, will be addressed—whether in this case or separately. If the assumption is that procedural delay provides insulation, that assumption will fail.

Consider this a final courtesy. Respond, or remain complicit in the inevitable. Either way, you will be included.

H.G.

P.S. No need to respond—I know my ADA adaptive communication tool is an undue burden on your administration. You and your counsel made that clear. Therefore, this is a final courtesy, so I don't impose the same hardship you've imposed on me.



## Re: Urgent Follow-up on Petition R507000-1 | Impersonation Rule

1 message

Hamlet Garcia < hamletgarciajr@gmail.com>

Wed, Feb 5, 2025 at 11:41 AM

To: "Bunk, Amy" <abunk@ftc.gov>

Cc: "Khan, Lina" <lkhan@ftc.gov>, "Tabor, April" <atabor@ftc.gov>, "Carson, Christine" <ccarson@ftc.gov>, Electronic Filings <electronicfilings@ftc.gov>, OALJ <oalj@ftc.gov>, "Christie, Joel" <JCHRISTIE@ftc.gov>, "Zylberglait, Pablo" <PZYLBERGLAIT@ftc.gov>, "jadler\_ftc.gov" <jadler@ftc.gov>, "Wack, Claire" <cwack@ftc.gov>, "Gielow, D'Laney" <dgielow@ftc.gov>, "Nash, Nathan" <nnash@ftc.gov>, "Slaughter, Rebecca (she/her)" <rslaughter@ftc.gov>, "Goddeyne, Matthieu" <mgoddeyne@gunster.com>, "Pierson, Gregory" <gpierson@gunster.com>, Jared Perez <jared.perez@jaredperezlaw.com>, "Schifino, John" <jschifino@gunster.com>, Matthew Mueller <matt@fmhlegal.com>, "Arana, Taylor" <tarana@ftc.gov>, contact@gao.gov, Office of Public Affairs <opa@ftc.gov>

Hi Amy 😁!

Just checking in—it's been over a month now. At this point, whatever happens with my petition is entirely up to you—obstruct it, conceal it, keep it buried; makes no difference to me. If it stays in-house under your housekeeping rules, so be it. But once those rules enter the public domain, they naturally become subject to public scrutiny.

That brings me to an important point—your handling of this has created a solid basis for further public interest in FTC matters. Given that, I'll be reviewing cases where similar procedural issues have surfaced. Case No. 2:23-cv-0932 seems like a good place to start. Whether through formal intervention or public commentary (*amicus*)—haven't decided yet. But these issues warrant deeper examination, and thanks to you, they're now on the table.

Moving forward, I'll be keeping a record of our communications for reference. Just a courtesy notice.

Appreciate your time. Hope you have a super day.

Best,

Hamlet Garcia II

P.S. No need to reply—I understand how demanding your role is and how much strain my adaptive tool may have unintentionally placed on the FTC's workflow. Feel free to disregard everything I've said with ease—no worries, no hard feelings. Soon enough, I'll be just as occupied, unable to respond to messages in a timely manner. *Hopefully*, one day, I'll reach the same level of success where unanswered emails require no justification.

On Tue, Feb 4, 2025 at 2:56 PM Hamlet Garcia <a href="mailto:hamletgarciajr@gmail.com">hamletgarciajr@gmail.com</a>> wrote:

M[r]s. Amy;

Once again, a follow-up is necessary regarding my pending petition, which remains unresolved despite an unreasonable

delay. Three petitions have been submitted, yet no substantive response has been provided.

16 C.F.R. § 131[g] explicitly outlines that petitions may only be denied if they are moot, premature, repetitive, frivolous, or

plainly do not warrant consideration. None of these conditions apply, making the continued inaction unjustified. If this

delay serves as an attempt to impose a preemptive prejudice against my petition or provoke an undue reaction to justify

dismissal, such conduct would itself constitute prejudgment—a direct violation of procedural fairness.

Clarification is required on whether:

1. There is an intent to reject the petition and, if so, on what grounds.

2. The delay serves a specific procedural purpose beyond what is outlined in the governing regulations.

A timely response is expected. Failure to reply will be treated as tacit confirmation of deliberate procedural obstruction,

compelling further action.

Sincerely,

Hamlet Garcia Jr.

On Wed, 22 Jan 2025 at 3:57 PM Hamlet Garcia <a href="mailto:sarriage-reality-composition">hamletgarciajr@gmail.com> wrote:</a>

Dear Ms. Bunk,

I write to follow up on Petition(s) R507000-1, which remains unprocessed beyond reasonable timeframes. As established under 5 U.S.C. § 553, 16 C.F.R. § 1.1, and precedents like FTC n. Sperry & Hutchinson Co., 405 U.S. 233 (1972), such delay is unwarranted. Immediate action is required to rectify this and ensure timely processing in accordance with statutory obligations.

Please confirm the status of my petition without further delay.

Respectfully,

Hamlet Garcia II

Central Office of Reform and Efficiency (CORE)



## Re: Notice of Intent – Motion to Compel | FTC v. Start Connecting

1 message

Hamlet Garcia < hamletgarciajr@gmail.com>

Tue, Feb 4, 2025 at 1:22 PM

To: "Nash, Nathan" <nnash@ftc.gov>

Cc: "Khan, Lina" <lkhan@ftc.gov>, "Carson, Christine" <ccarson@ftc.gov>, "Gielow, D'Laney" <dgielow@ftc.gov>, Matthew Mueller <matt@fmhlegal.com>, Jared Perez <jared.perez@jaredperezlaw.com>, Office of Public Affairs <opa@ftc.gov>, Electronic Filings <electronicfilings@ftc.gov>, "Schifino, John" <jschifino@gunster.com>, "Senosiain, Melanie" <msenosiain@gunster.com>, "Goddeyne, Matthieu" <mgoddeyne@gunster.com>, "jadler\_ftc.gov" <jadler@ftc.gov>, "Arana, Taylor" <tarana@ftc.gov>, contact@gao.gov, "Slaughter, Rebecca (she/her)" <rslaughter@ftc.gov>, "Tabor, April" <atabor@ftc.gov>

Mr. Nash,

At this point, any expectation of candor has long been abandoned. The silence, the evasion, the falsifications—none of it changes reality. If deception is your custom, so be it. But silence does not erase the record, nor does it diminish the truth.

Just as those [wrongdoers] in your position stay silent when caught, they are relentless when the advantage is theirs.

That same consistency should be expected in return. The pressure will not relent.

Best wishes, Hamlet Garcia Jr.

On Mon, Feb 3, 2025 at 4:20 PM Hamlet Garcia <a href="mailto:hamletgarciajr@gmail.com">hamletgarciajr@gmail.com</a> wrote:

Your 1:11 PM filing on January 31, 2025, labeled "unopposed," contradicts PACER, which confirms my active Defendant-Intervenor status at that time. Dual termination (12/31 and 1/31) is procedural fiction—either I was active, or I wasn't. You ignored that or acted with foreknowledge of the court's 3:10 PM ruling. Either way, the filing was improper.

Clarify within 48 hours:

- 1. Did you have prior knowledge of the court's order before filing?
- 2. If not, why did you falsely certify compliance with Local Rule 3.01(g)?

Silence cements the defect. This will be addressed. The record will stand.

Hamlet Garcia Jr.



## Re: Formal Notice of Investigation and Intent to File Suit

1 message

Plug App <plugpresents@gmail.com>

Mon, Feb 3, 2025 at 5:14 PM

To: "Carson, Christine" <ccarson@ftc.gov>, "Nash, Nathan" <nnash@ftc.gov>, "Gielow, D'Laney" <dgielow@ftc.gov>, Matthew Mueller <matt@fmhlegal.com>, Jared Perez <jared.perez@jaredperezlaw.com>, "Schifino, John"

<jschifino@gunster.com>, "jadler\_ftc.gov" <jadler@ftc.gov>, lkhan@ftc.gov

Cc: Hamlet Garcia < hamletgarciajr@gmail.com>

To the Recipients Addressed;

Further to the prior notice, be advised that this matter will proceed in a *court of record* under jury trial (cf. 28 U.S.C. § 1861). The magistrate serves as an administrator, not an 'arbitrator' (see ABA Standards for Criminal Justice 6-1.1). Bar-affiliated strategies relying on judicial discretion will not apply (see D.C. Cir. precedent, *In re* Petition of Byrd, 675 F.2d 1172 (D.C. Cir. 1982)).

Proceed accordingly. The people—not the Bar—will determine the outcome.

CORE

On Sun, Feb 2, 2025 at 2:57 PM Plug App <plugpresents@gmail.com> wrote:

To the recipients addressed,

Be advised that *you* are currently under investigation and *may* soon be added to an ongoing or newly initiated claim. Following a meticulous preliminary examination, the conduct at issue—both acts and omissions—has been found materially connected to 8:24-cv-01626-KKM-AAS, *Federal Trade Commission v. Start Connecting LLC*, *et al.*, along with other pending matters.

As members of the Bar, you are reminded of your ethical obligations under the ABA Model Rules of Professional Conduct, including Rule 8.4(c) prohibiting conduct involving dishonesty, fraud, deceit, or misrepresentation. <a href="mailto:americanbar.org">americanbar.org</a>>

This notice is issued in line with Federal Rule of Civil Procedure 11(c), concerning sanctions for representations to the court.

Should you require clarification, you may contact me. However, disclosure will be limited due to the active investigation and my current focus on this matter. I will endeavor to respond as promptly as possible.

This is neither a courtesy nor a suggestion. Govern yourselves accordingly.

Respectfully and humbly submitted;

Central Office of Reform and Efficiency



FW::)
1 message

Gielow, D'Laney <dgielow@ftc.gov>

Mon, Feb 3, 2025 at 4:24 PM

To: Jared Perez <jared.perez@jaredperezlaw.com>, Matthew Mueller <matt@fmhlegal.com> Co: "Nash, Nathan" <nnash@ftc.gov>

FYI

From: Hamlet Garcia <a href="mailto:shamletgarciajr@gmail.com">hamletgarciajr@gmail.com</a>

Sent: Monday, February 3, 2025 12:43 PM

To: Nash, Nathan <nnash@ftc.gov>; Carson, Christine <ccarson@ftc.gov>; Gielow, D'Laney <dgielow@ftc.gov>

Subject: :)

This is going to be fun 🤩



## For Your Consideration – A Defining Change Lies Ahead

1 message

Hamlet Garcia < hamletgarciajr@gmail.com>

Sat, Jan 4, 2025 at 6:13 PM

To: "Khan, Lina" <lkhan@ftc.gov>, Office of Public Affairs <opa@ftc.gov>, Electronic Filings <electronicfilings@ftc.gov> Cc: "Nash, Nathan" <nnash@ftc.gov>, OALJ <oalj@ftc.gov>, "Slaughter, Rebecca (she/her)" <rslaughter@ftc.gov>, Jared Perez <jared.perez@jaredperezlaw.com>, bschifino@gunster.com, Matthew Mueller <matt@fmhlegal.com>, "Goddeyne, Matthieu" <mgoddeyne@gunster.com>, "Senosiain, Melanie" <msenosiain@gunster.com>, Micah@fmhlegal.com, Amy Kudranski <r+0iCS8LeU61-Juz6NYuv7mwE9s77awvBiduf8-xCuAjA@indeedemail.com>, "Tabor, April" <atabor@ftc.gov>, "Wack, Claire" <cwack@ftc.gov>, "Harris, Thomas" \*tharris1@ftc.gov>, "Gielow, D'Laney" <dgielow@ftc.gov>, "Carson, Christine" <ccarson@ftc.gov>, "Schifino, John" <jschifino@gunster.com>, jadler@ftc.gov, "Christie, Joel" <JCHRISTIE@ftc.gov>, jane.castor@tampa.gov, "Herron, Erik" <eherron@ftc.gov>, publicrecords@hillsclerk.com, contact@gao.gov, crockerw@gao.gov

Honorable Chairwoman Khan,

Attached is my correspondence, "Weight of Authority and the Path Ahead." The gravity of this submission reflects not only the weight of the office you command but also the risks that accompany power misused. Consider this a quiet summons—an invitation to recalibrate your approach, lest the consequences of inaction or misstep prove irrevocable.

This letter carries no plea but offers clarity: authority, when unchecked, becomes a vulnerability. The path ahead is yours to shape—choose wisely.

Gødspede, Hamlet Garcia II fellow-[wo]man



# Central Office of Reform and Efficiency

Philadelphia, P.A. 19120 Hamlet Garcia Jr.

Office of the Registrar



The [Honorable] Lina M. Khan Chair, Federal Trade Commission 600 Pennsylvania Avenue, NW Washington, D.C. 20580

January 4th, 2024

Re: Weight of Authority and the Path Ahead

Mrs. Khan,1

Consider this a summons—subtle yet firm. Silence, though customary, holds no weight where true power lies; therefore, time spent in silence is not time earned; it is a void, and voids inevitably fill with consequence.

Positions of such influence, held by so few, bear the weight of immense responsibility; misusing that power risks toppling even the most secure thrones. The corridors you walk, the language you speak, were shaped by those who know the balance of power. You've wielded this position with a sharpness born of recognizing no equal, but this is no mere game of superiority.

Your actions, though wrapped in authority, are under scrutiny. Words spoken in these chambers carry weight beyond measure. Belief and claim, wielded recklessly, are traps for the unwary. Those who misuse them risk more than reputation; they expose their very foundation. With the utterance of those spoken words, the shield is lowered, and vulnerability is revealed.

The days of play have ended. Power is not about dominance, but precision. To hold your mantle, you must wield it with respect and caution. If silence is your choice, know this: those who rise in response will not be easily dismissed.<sup>2</sup>

Let the pieces fall as they may,

# Hamlet Garcia Ir.

kindred spirit; Shomer HaEmet

T: 856-438-0010 E: hamletgarciajr@gmail.com

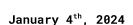


...and so it is...

<sup>&</sup>lt;sup>1</sup> Lina Maliha Khan; Eishat Hakesher, by the covenant of your birth, March 3, 1989, you are inscribed among the 33—a number not bestowed lightly; resonating through creation as both burden and gift, while bearing the dual mantle of compassionate wisdom and accountability. Step *forth*, as destiny implores you to reconcile its indelible weight.

<sup>&</sup>lt;sup>2</sup> Not a request, but an instruction: the Covenant of 33—anchored in compassion, balance, and divine responsibility—calls for alignment, not deviation. Redemption lies in claiming purpose; failure risks severing the essence that grants your influence. Heed this call; choose wisely, as the stage is set, and the path forward shapes not only your unyielding legacy but the covenant itself.

101 E Olney Ave - Unit 330, Philadelphia, PA 19120-3805 HamletGarciaJr@gmail.com



#### The Honorable Kimberly K. Mizelle

acting; 'United States District Judge'; at; 'Sam M. Gibbons United States Courthouse; in; 801 North Florida Avenue Tampa, FL 33602-3848

cc: Amanda A. Sansone; 'Magistrate' Marcia M. Howard; 'Chief Judge'

Re: Preservation of Dignity and Cultural Balance;

In the Matter of Federal Trade Commission v. Start Connecting LLC, et al., Case No. 8:24-cv-1626-KKM-AAS (M.D. Fla.),

Esteemed [Judge] Mizelle; 1

Honored Jurist, Pillar of Judicial Integrity: with profound respect, and on behalf of the Catalyst Accord, i address this 'Court' to convey an urgent concern: entry into this legal process has resulted in a cultural and emotional dissonance that is deeply unsettling. Born of a tradition where [wo]manly thesis prevails and disputes with [wo]men are rare and resolved swiftly, i find myself at odds with the practices of this foreign legal society. This creates an untenable strain, not only on my ability to engage effectively but on my mental and emotional well-being.

Our homeland; disputes are resolved without protracted silence or disproportionate opposition—especially from feminine adversaries. Here, such customs hold no weight, compelling adherence to practices conflicting such customs extraneous with my upbringing and values.<sup>2</sup> [See exhibit A]. The prevailing silence of existing parties frustrates justice and offends my sense of fairness, as such silence signifies disrespect in my society.

In Furtherance of this matter, i must now reduce filings deemed excessive, though necessary to fully articulate my position. Such a directive forces one to lower status and expel valuable resources in reformatting what i consider complete and necessary submission. As a legal outsider, a[n] idiot in legalese, and unfamiliar with this society's unwritten rules, i see no benefit and seek the Court's understanding to bridge these cultural divides, facilitating a fair resolution without diminishing my dignity or my customs.<sup>3</sup>

i entrust this Court, with its wisdom and commitment to justice, to mitigate such imbalances, allowing my participation without compromising my integrity or the legal framework. See Ochoa, 264 So. 3d 175 (Fla. 2019) (calling attention to the judiciary's function)

Humbly,

Hamlet Garcia II



Central Office of Reform and Efficiency 101 E Olney Ave - Unit 330 Philadelphia PA 19120

T: 856 438-0010 E:: hamletgarciajr@gmail.com fellow-[wo]man; in; 'City of Tampa'

<sup>&</sup>lt;sup>1</sup>Your fiduciary duty, under 28 U.S.C. § 455 and 28 U.S.C. § 144, demands a commitment to impartiality, transparency, and full accountability in managing judicial proceedings, ensuring the integrity of the legal process and the fair treatment of all parties involved.

<sup>&</sup>lt;sup>2</sup>...phrases such as: "pursuant to" or "under" in prior filings signifies procedural courtesy, not jurisdictional concession. See *Haines*, 404 U.S. 520, 520–21 (ensuring equitable access for pro se litigants). *Clerical ambiguities must not prejudice substantive rights; sanctions may address undue burdens arising from interpretative errors*.

<sup>&</sup>lt;sup>3</sup>exhibits do not count toward the 25-page limit under *M.D. Fla. R. 3.01(a). Williams*, 599 F. Supp. 2d at 1129 (holding that evidentiary attachments must be distinguished from substantive arguments). This rule ensures judicial efficiency without restricting litigants' ability to present evidence, avoiding unnecessary procedural barriers, especially for pro se parties.



# **Charman: Urgent Matter Requiring Immediate Attention**

1 message

Hamlet Garcia < hamletgarciajr@gmail.com>

Tue, Dec 24, 2024 at 4:36 PM

To: lkhan@ftc.gov, electronicfilings@ftc.gov, opa@ftc.gov

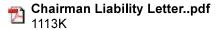
Cc: "Nash, Nathan" <nnash@ftc.gov>, "Carson, Christine" <ccarson@ftc.gov>, "Gielow, D'Laney" <dgielow@ftc.gov>, Jared Perez <jared.perez@jaredperezlaw.com>, Matthew Mueller <matt@fmhlegal.com>, tharris1@ftc.gov, oalj@ftc.gov, rmcauliffe@ftc.gov, rslaughter@ftc.gov, atabor@ftc.gov, abedoya@ftc.gov

Chairwoman Khan,

As you know, your direct role in the systemic collapse detailed in the attached letter demands an immediate and thorough response. Failure to act will not absolve liability but deepen it under the weight of incontrovertible facts and prevailing law.

Respectfully,

Hamlet Garcia Jr. man



The Catalyst Accord

# Central Office of Reform and Efficiency

Philadelphia, P.A. 19120 Hamlet Garcia Jr.



Office of the Registrar

**December 24, 2024** 

The Honorable Lina M. Khan Chair, Federal Trade Commission 600 Pennsylvania Avenue, NW Washington, D.C. 20580

> In the Matter of Federal Trade Commission v. Start Connecting Re: LLC, et al., Case No. 8:24-cv-1626-KKM-AAS (M.D. Fla.),

Dear Chairwoman Khan,

As you know, without ambiguity, I write to notify you that your role in the collapse of USA Student Debt Relief stands as the central point of responsibility for this systemic failure. Your oversight, compounded by inaction, is no longer something that can be deferred or minimized. Under your leadership, these practices have not merely continued—they have thrived, unchecked, until the business disintegrated under its own fraudulent weight. The impact of this failure is irreversible unless addressed immediately

Your actions, or lack thereof, have not only compounded harm to the consumers affected, but they have exposed you personally to legal scrutiny. As the architect of these practices, your fiduciary responsibility extends far beyond administrative oversight. It is now clear that, under Ernst & Ernst v. Hochfelder, 425 U.S. 185 (1976), your personal liability for the systemic deficiencies is not theoretical but a stark reality.<sup>2</sup>

Your immediate acknowledgment and rectification of this failure is not just a request—it is an unequivocal demand. Your personal and professional accountability in this matter must be clear and must be fulfilled without delay.3

Humbly,

man; aggrieved



<sup>&</sup>lt;sup>1</sup> Chairwoman Khan's responsibility for the collapse of USA Student Debt Relief, particularly regarding systemic failures within her purview, aligns her with the breach of fiduciary duties outlined in Ernst & Ernst v. Hochfelder, 425 U.S. 185, 193 (1976). The Supreme Court clarified that individuals in positions of authority are not insulated from liability for deficiencies under their management, even when such failures are exacerbated by inaction.

<sup>&</sup>lt;sup>2</sup> Failure to respond within seven (7) calendar days will constitute willful disregard of legal duties. As held in United States v. Grinnell Corp., 384 U.S. 563 (1966), such breaches are intolerable. Continued inaction invites severe legal consequences and defies the regulatory framework you are sworn to uphold.

<sup>&</sup>lt;sup>3</sup>The urgency in this matter is underscored by SEC v. Chenery Corp., 318 U.S. 80 (1943), which recognizes that failure to act with expedience in the face of clear regulatory violations significantly heightens the legal exposure of the responsible party. This delay only magnifies both consumer harm and legal liability.



# Re: Request for Clarification on Allegations in FTC v. Start Connecting LLC

1 message

Hamlet Garcia < hamletgarciajr@gmail.com>

Mon, Dec 23, 2024 at 7:22 PM

To: "Schifino, John" <JSchifino@gunster.com>, bschifino@gunster.com, kathleencawley@gunster.com, rbrise@gunster.com, sfaby@gunster.com

Cc: "Goddeyne, Matthieu" <MGoddeyne@gunster.com>, "Senosiain, Melanie" <MSenosiain@gunster.com>, "Pierson, Gregory" <GPierson@gunster.com>, "Nash, Nathan" <nnash@ftc.gov>, Jared Perez <jared.perez@jaredperezlaw.com>, "contact@usasdr-receivership.com>, "Carson, Christine" <ccarson@ftc.gov>, Matthew Mueller <matt@fmhlegal.com>, "Gielow, D'Laney" <dgielow@ftc.gov>

Dear Mr. Schifino,

Your response is emblematic of avoidance and baseless assertions. Your tone, coupled with repeated deflections, reflects haste and emotional overreach. I caution you to act with care, as further missteps will expose ethical violations and professional misconduct.

#### 1. Defamatory Accusations

Your allegations of attempted misappropriation remain unsupported by evidence. These accusations are both defamatory and damaging, warranting an immediate clarification. Provide documentation or testimony substantiating your claims, or retract these allegations forthwith.

#### 2. Liability for the Receiver's Website

Your response regarding the Receiver's website is inadequate. Deflecting responsibility does not absolve the Goodmans of potential liability. Whether or not you believe the Goodmans are insulated, the issue requires thorough and substantive engagement, not blanket assertions.

#### 3. Failure to Address Core Inquiries

You have persistently sidestepped my central questions regarding defamatory content and potential liability. This evasion falls below the standard of professional conduct expected of counsel and raises serious concerns about the adequacy of your representation.

#### 4. Ethical and Professional Concerns

Your approach reflects a lack of diligence and raises questions regarding good faith. Counsel has an obligation to address substantive matters that impact their clients' interests. Your failure to engage meaningfully with these concerns suggests bad faith and professional inadequacy.

I remind you that counsel's duty extends to ensuring diligent representation, including addressing matters that implicate your clients' interests. Your unwillingness to engage with the Receiver's actions and legitimate concerns suggests bad faith. I reserve the right to seek reimbursement on behalf of the Goodmans for costs arising from your failures.

This is your final opportunity to provide substantive, evidence-based responses. Continued evasion will compel me to pursue all available remedies to address this conduct, including seeking reimbursement for costs incurred on behalf of the Goodmans due to your failures.

Respectfully,

Hamlet Garcia Jr.

On Mon, Dec 23, 2024 at 4:38 PM Schifino, John <JSchifino@gunster.com> wrote:

Mr. Garcia.

First, we do not represent the receiver, Mr. Perez. As we've already stated to you, any communications or requests intended for the receiver should be addressed to him and his counsel, Matthew Mueller. And of course any requests intended for the FTC should be directed to its counsel, Mr. Nash and Ms. D'Laney. All are excellent and professional

attorneys who I am certain will promptly respond to your least to the Court's Order, our clients have no control over the USA Debt Relief website. It is thus impossible for our client to "revise" the Receiver's website. Given the Court's order, under no set of circumstances could Mr. Goodman "bear direct and vicarious liability for the Receiver's dissemination of such defamatory content," as you suggest.

Second, as we've already informed you, we represent Start Connecting, LLC and Doris and Doug Goodman (the "Goodmans"). You have never worked for or been retained by Start Connecting, LLC or the Goodmans, and the Goodmans do not know you. Thus, as we previously informed you, you are not and have never been authorized to file anything on behalf of Start Connecting, LLC or the Goodmans, and you are not and have never been authorized to seek release of receivership funds on behalf of Start Connecting, LLC or the Goodmans. And as we also previously stated to you, to the extent you sought release of receivership funds on behalf of Start Connecting, LLC, that would have been wrongful and we would have viewed that as an attempt to misappropriate funds. Fortunately, you thanked us for clarifying the distinction between Start Connecting, LLC and Start Connecting SAS, and you informed us that your only "professional involvement was exclusively with Start Connecting, SAS..." Thus, based on your prior statements, assurances, and clarification to us, we trust you will not file any document/motion/request in the subject litigation purportedly on behalf of Start Connecting, LLC or the Goodmans, and no misappropriation of the receivership funds will occur.

I have removed some of my colleagues here at Gunster from this response. They are not involved in this litigation.

John

# **G**Gunster

John A. Schifino Esq. | Shareholder | Tampa Managing Shareholder

401 East Jackson St., Suite 1500

Tampa, FL 33602

Direct 813-739-6962 • Main 813-228-9080 • Cell 813-215-1454

gunster.com | jschifino@gunster.com



From: Hamlet Garcia <a href="mailto:hamletgarciajr@gmail.com">hamletgarciajr@gmail.com</a>

Sent: Monday, December 23, 2024 2:38 PM

To: Schifino, John <JSchifino@gunster.com>; Goddeyne, Matthieu <MGoddeyne@gunster.com>; Senosiain, Melanie

<MSenosiain@gunster.com>

Cc: Pierson, Gregory <GPierson@gunster.com>; Nash, Nathan <nnash@ftc.gov>; Jared Perez <jared.perez@jaredperezlaw.com>; contact@usasdr-receivership.com; Carson, Christine <ccarson@ftc.gov>; Gielow, D'Laney <dgielow@ftc.gov>; Matthew Mueller <matt@fmhlegal.com>; Brisé, Ron <RBrise@gunster.com>; Schifino, William <WSchifino@gunster.com>; Cawley, Kathleen <kathleencawley@gunster.com>; Faby, Susan <SFaby@gunster.com>

Subject: Request for Clarification on Allegations in FTC v. Start Connecting LLC

This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear Mr. Schifino,

Please find attached two letters in relation to the ongoing matter of FTC v. Start Connecting LLC, Case No. 8:24-cv-1626-KKM-AAS. The first letter addresses a request for clarification regarding allegations you made about misappropriation of funds. The second letter raises concerns about defamatory content on the Receivership website and its potential legal implications.

Also attached is the Receiver letter for your reference.

Kindly review the attached documents at your earliest convenience. I look forward to your prompt response.

Respectfully,

Hamlet Garcia Jr. The Catalyst Accord HamletGarciaJr@gmail.com



## Response to Your Misinterpretation of the Preliminary Injunction

1 message

Hamlet Garcia < hamletgarciajr@gmail.com>

Mon, Dec 23, 2024 at 6:58 PM

To: Matthew Mueller <matt@fmhlegal.com>

Cc: Jared Perez <jared.perez@jaredperezlaw.com>, contact@usasdr-receivership.com, "Carson, Christine" <ccarson@ftc.gov>, "Nash, Nathan" <nnash@ftc.gov>, "Gielow, D'Laney" <dgielow@ftc.gov>, FLMD\_Local\_Rules@flmd.uscourts.gov

Dear Mr. Muller,

Attached is my formal response addressing your recent email.

It must be unequivocally stated: I will not tolerate misinterpretations of the law or judicial orders, particularly those seeking to impose obligations that do not exist. The duty to properly interpret and apply legal standards lies solely with you as an officer of the court. Mischaracterizing the authority or intent of Judge Mizelle not only undermines the integrity of the judiciary but also constitutes a grave affront to her esteemed reputation and the impartiality she has demonstrated in this matter.

For causing unnecessary expenditure of my limited time and resources in addressing unsupported assertions. Thus, i shall recognize any directive from you as formal or binding absent explicit legal basis. Compensation for such undue burdens will be sought as warranted.

Before asserting further representations on behalf of the court, I strongly recommend you consult legal counsel to ensure your statements are both accurate and grounded in the law. Should this issue persist, I will have no choice but to escalate the matter to the court to rectify these misrepresentations.

I trust this serves as fair notice on my position.

Respectfully,

Hamlet Garcia Jr.



Receiver Misconduct Response.pdf 1099K



## Central Office of Reform and Efficiency

Philadelphia, P.A. 19120

**December 23, 2024** 

Matthew J. Mueller (47366) Fogarty Mueller Harris, PLLC 501 E. Kennedy Blvd, Suite 1030 Tampa, FL 33602

Email: Matt@FMHlegal.com

Re: Demand Regarding Receiver's Correspondence Procedures; In the Matter of Federal Trade Commission v. Start Connecting LLC, et al., Case No. 8:24-cv-1626-KKM-AAS (M.D. Fla.),

Mr. Mueller,

Your email dated December 23, 2024 has been reviewed. The assertion that I must direct all communications to you and refrain from contacting the Receiver directly lacks any explicit support in the Preliminary Injunction (Doc. 69). Upon review, no provision mandates such restrictions on me as a stakeholder and creditor.

Your characterization of my role as akin to a defendant in this matter is both inaccurate and misleading. I am not subject to the court's order, and any attempt to impose unwarranted obligations on me under the guise of judicial authority is wholly inappropriate. Misrepresenting the injunction to intimidate or obstruct my inquiries reflects bad faith and undermines the Receiver's fiduciary obligations.

I demand immediate clarification of the legal basis for your statements, specifically identifying where within the injunction it explicitly prohibits my communications with the Receiver. Failure to do so will be taken as further evidence of bad faith, and I will pursue all available legal remedies, including sanctions.<sup>2</sup>

Consider this your formal notice to cease mischaracterizing the scope of the court's order and my position in this matter. Any further efforts to obstruct or interfere with my lawful rights will be met with appropriate action.



Best Regards,

Hamlet Garcia Ir.

Hamlet; aggrieved

<sup>&</sup>lt;sup>1</sup> The First Amendment protects the right to express legitimate grievances and seek redress, including holding legal professionals accountable for potential misconduct. Any attempt to suppress or mischaracterize such communications under the guise of judicial authority is both unethical and subject to scrutiny

<sup>&</sup>lt;sup>2</sup> The court expects fiduciaries, including Receivers, to act in good faith and with transparency in addressing legitimate stakeholder concerns. See SEC v. Am. Bd. of Trade, Inc., 830 F.2d 431, 436 (2d Cir. 1987) (emphasizing fiduciary duty to protect and act fairly towards all affected parties).



# Re: FTC v. Start Connecting LLC et al., Case No. 8:24-cv-1626 (M.D. Fla.); Recent Correspondence

1 message

Hamlet Garcia < hamletgarciajr@gmail.com>

Mon, Dec 23, 2024 at 5:54 PM

To: Matthew Mueller <matt@fmhlegal.com>, "Carson, Christine" <ccarson@ftc.gov>

Cc: Jared Perez <jared.perez@jaredperezlaw.com>, "Gielow, D'Laney" <dgielow@ftc.gov>, "Nash, Nathan" <nnash@ftc.gov>

Good Afternoon Mr. Mueller,

Thank you for your email.

First, I acknowledge your statement regarding the Preliminary Injunction and the directive that all communications related to the Receivership be directed to you. That instruction has been duly noted.

Regarding your request for clarification on my connection to *Start Connecting* and *Student Solution Service*, I have attached supporting documentation to confirm my role as the registrar of the domain name and creator of the *Student Solution Service* brand. The name and domain are, and always have been, my intellectual property. As further evidence, I have included email correspondence and test emails from our operational marketing templates, which I solely created, implemented, and managed.

Although my involvement in the business has been limited recently due to financial constraints, I still hold a stake in the marketplace, and any implications otherwise are not a true representation of the facts. I remain responsible for the branding, marketing, and operational elements tied to *Student Solution Service*.

As for your reference to the Preliminary Injunction, I will gladly comply with any Order directed at me—whether issued by a judge, magistrate, or otherwise—provided it is accompanied by an identity bond and ensures fair and just compensation for the fulfillment of said Order. To that end, please confirm whether I am subject to the authority of the said [wo]man; Kathryn's Preliminary Injunction *order* so I may formally issue a bill of particulars outlining the full cost of compliance.

I trust this will resolve any uncertainties and look forward to your forthcoming response.

Sincerely,

Hamlet Garcia Jr.

On Mon, Dec 23, 2024 at 4:29 PM Matthew Mueller <matt@fmhlegal.com> wrote:

Good afternoon Mr. Garcia,

As you know, I represent Receiver Jared Perez in *Federal Trade Commission v. Start Connecting LLC et al.*, Case No. 8:24-cv-1626 (M.D. Fla.) (the "Receivership Action"). Mr. Perez was appointed by the United States District Court for the Middle District of Florida to serve as Receiver. He has diligently and faithfully executed his duties to date in conformity with the Court's Orders.

We are in receipt your recent emails and letters, many of which are listed below:

Email, 12/18/2024 at 6:04 pm

Email, 12/19/2024 at 5:55 pm

Email and letter, Saturday 12/21/2024 at 2:53 pm

Email and letter, Saturday 12/21/2024 at 3:06 pm PageID 3357

Email and letter, Saturday, 12/21/2024 at 3:15 pm

Email and letter, Sunday, 12/22/2024 at 7:39 pm

Email and letter, Monday, 12/23/2024 at 1:15 pm

Email and letter, Monday, 12/23/2024 at 2:38 pm

Email and letter, Monday, 12/23/2024 at 3:12 pm

Email requesting "Wellness Check", Monday, 12/23/2024 at 3:22 pm

Email to Tampa Police Department, requesting "Wellness Check", Monday, 12/23/2024 at 3:30 pm

We are in the process of reviewing your correspondence and will respond in due course as appropriate during business hours. Given your unfounded allegations and repeated threats of litigation, please address all communications intended for the Receiver to me. The Receiver is represented by counsel in this matter and should not be contacted directly. In that regard, please be advised that the Preliminary Injunction prohibits improper efforts to interfere with the administration of the Receivership. (*See* Receivership Action, Doc. 69 at 34).

To help us evaluate and respond to your correspondence, please explain your connection to Start Connecting SAS and/or Student Solution Service with specificity and please provide supporting evidence.

Thank you,

#### **Matt Mueller**

Attorney at Law | Fogarty Mueller Harris, PLLC

501 E. Kennedy Blvd., Suite 1030 | Tampa, FL 33602

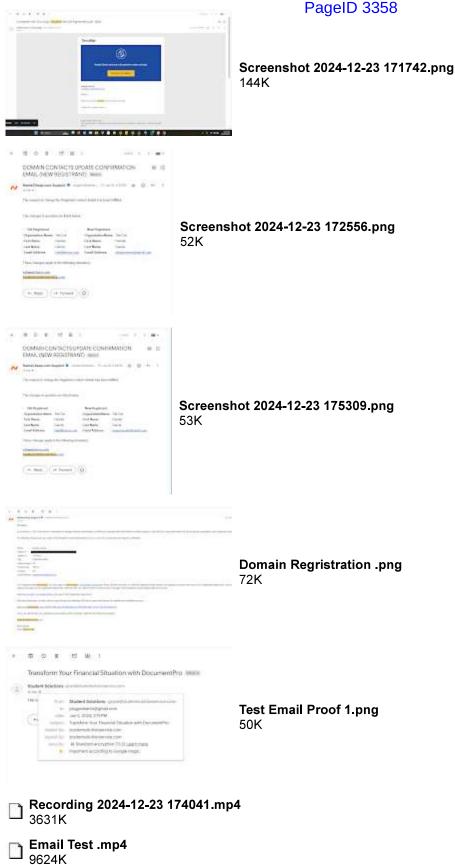
Office: (813) 549-4490 | Direct: (813) 682-1730

Email: matt@fmhlegal.com

Website: www.fmhlegal.com

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#### 7 attachments





## **RE: Request for Wellness Check Before Court Intervention**

1 message

Matthew Mueller <matt@fmhlegal.com>

Mon, Dec 23, 2024 at 3:48 PM

To: "Regina.Zeigler@tampa.gov" <Regina.Zeigler@tampa.gov>, "Eric.DeFelice@tampa.gov" <Eric.DeFelice@tampa.gov>,

"Daniel.College@tampa.gov" < Daniel.College@tampa.gov>

Cc: Jared Perez <jared.perez@jaredperezlaw.com>

Good afternoon Officers Zeigler, DeFelice, and College,

I represent Receiver Jared Perez in *Federal Trade Commission v. Start Connecting LLC et al.*, Case No. 8:24-cv-1626 (M.D. Fla.) (the "**Receivership Action**"). Mr. Perez was appointed by the United States District Court for the Middle District of Florida to serve as Receiver.

Mr. Garcia, the author of the email below, has been in recent days and weeks flooding the Receiver and myself with letters and emails in which he makes legally unsupported and baseless allegations about the Receiver's conduct.

I can assure you that there is no need for a wellness check of Mr. Perez but the email below is a further attempt by Mr. Garcia to interfere with the Receiver's court-ordered duties in connection with the Receivership Action.

If anyone has any questions, please feel free to call my direct number below.

Thank you,

Matt

Matt Mueller | Fogarty Mueller Harris, PLLC

Direct: (813) 682-1730 | fmhlegal.com

Confidentiality Statement: This email contains information that may be confidential and/or privileged. If you are not the intended recipient, or the employee or agent authorized to receive for the intended recipient, you may not copy, disclose or use any contents in this email. If you have received this email in error, please immediately notify the sender at Fogarty Mueller Harris, PLLC by replying to this email and delete the original and reply emails. Thank you.

From: Hamlet Garcia < hamletgarciajr@gmail.com>

Sent: Monday, December 23, 2024 3:30 PM

To: Regina.Zeigler@tampa.gov; Eric.DeFelice@tampa.gov; Daniel.College@tampa.gov

Cc: Matthew Mueller <matt@fmhlegal.com>; Jared Perez <jared perez@jaredperezlaw.com>

Subject: Fwd: Request for Wellness Check Before Court Intervention

#### Dear Tampa Police Department

I am forwarding this email as a formal request for a wellness check on an individual in my community. Please note that there is no immediate cause for alarm; this communication is intended solely as a precautionary measure.

At present, there are no indications of an emergency or immediate risk to the individual's health or safety. However, I believe it is important to keep the relevant authorities informed, and I kindly request that you conduct a welfare inquiry at your earliest convenience.

Thank you for your attention to this matter. Should further details be required, I am available for additional clarification.

Best regards,

#### Hamlet Garcia Jr.

----- Forwarded message -----

From: Hamlet Garcia < hamletgarciajr@gmail.com>

Date: Mon, Dec 23, 2024 at 3:22 PM

Subject: Request for Wellness Check Before Court Intervention

To: Matthew Mueller <matt@fmhlegal.com>, Nash, Nathan <nnash@ftc.gov>, Gielow, D'Laney <dgielow@ftc.gov>,

Carson, Christine <ccarson@ftc.gov>

To whomever it may concern,

I trust this message finds you well. I am writing out of genuine concern regarding Jared's continued lack of communication despite repeated attempts to reach him. While I fully appreciate the demands of a busy schedule, this prolonged absence has raised a legitimate concern for his well-being.

Given the nature of the matter at hand and the absence of any communication, and before this matter necessitates further intervention, I would kindly request a wellness check to ensure that there are no underlying issues affecting his ability to respond. It is my sincere hope that this situation can be resolved promptly, without the need for more formal measures.

Your attention to this matter is deeply appreciated, and I look forward to your prompt response.

Distressed Regards,

Hamlet Garcia Jr.

solicitous



# Request for Clarification on Allegations in FTC v. Start Connecting LLC

1 message

Hamlet Garcia < hamletgarciajr@gmail.com>

Mon, Dec 23, 2024 at 2:37 PM

To: "Schifino, John" <jschifino@gunster.com>, "Goddeyne, Matthieu" <mgoddeyne@gunster.com>, "Senosiain, Melanie" <msenosiain@gunster.com>

Cc: "Pierson, Gregory" <gpierson@gunster.com>, "Nash, Nathan" <nnash@ftc.gov>, Jared Perez <jared.perez@jaredperezlaw.com>, contact@usasdr-receivership.com, "Carson, Christine" <ccarson@ftc.gov>, "Gielow, D'Laney" <dgielow@ftc.gov>, Matthew Mueller <matt@fmhlegal.com>, rbrise@gunster.com, bschifino@gunster.com, kathleencawley@gunster.com, sfaby@gunster.com

Dear Mr. Schifino,

Please find attached two letters in relation to the ongoing matter of FTC v. Start Connecting LLC, Case No. 8:24-cv-1626-KKM-AAS. The first letter addresses a request for clarification regarding allegations you made about misappropriation of funds. The second letter raises concerns about defamatory content on the Receivership website and its potential legal implications.

Also attached is the Receiver letter for your reference.

Kindly review the attached documents at your earliest convenience. I look forward to your prompt response.

Respectfully,

Hamlet Garcia Jr.
The Catalyst Accord
HamletGarciaJr@gmail.com

#### 3 attachments





Response to Receiver Website Statements.pdf 621K



## Central Office of Reform and Efficiency

Philadelphia, P.A. 19120

**December 23, 2024** 

John Allen Schifino (72321) Gunster, Yoakley & Stewart, P.A. 401 East Jackson Street, Suite 1500 Tampa, FL 33602 Email: jschifino@gunster.com

> Request for Clarification Regarding Allegations: Re:

> > In the Matter of Federal Trade Commission v. Start Connecting

LLC, et al., Case No. 8:24-cv-1626-KKM-AAS (M.D. Fla.),

Mr. Schifino,

On behalf of the Central Office of Reform and Efficiency (the "Office"), we extend gratitude for your statement and acknowledgment as Defendant Counsel for Start Connecting LLC, doing business as USA Student Debt Relief, pursuant to the notice of appearance in the above-captioned matter. Your allegations assert, inter alia, that:

> [y]ou; John Allen Schifno; a man who; at times, acts in the capacity of 'Counsel' for; 'Start Connecting LLC.': claims, through reasoned belief, that i; Hamlet; a fellow-man: acts on behalf of 'Start Connecting' in an attempt to 'wrongfully misappropriate funds'. 1

Such a serious and unfounded accusation requires immediate clarification. Please identify the individual(s) within your agency who have endorsed or substantiated these claims to ensure transparency and compliance with regulatory standards.

The Office will assess the impact of your statements on the integrity of the civil complaint and public trust. Prompt clarification is expected to resolve this matter professionally and in accordance with legal and ethical standards.2

Kind Regards,

<u> Hamlet Garcia Ir.</u>

man



<sup>&</sup>lt;sup>1</sup> If John no longer holds this belief to be true, you are requested to notify the Office accordingly. cf. Qui facit per alium facit per se

<sup>&</sup>lt;sup>2</sup> This clarification shall aid in evaluating the publication's compliance with the principles of accountability and transparency, while addressing any potential public misconception. Your consideration of this matter is duly noted.

Filed 02/28/25 Page 34 of 40 The Catalyst Accord

> 101 E Olney Ave - Unit 330 Philadelphia, PA 19120 HamletGarciaJr@gmail.com

#### **December 23, 2024**

John Allen Schifno (72321) Gunster, Yoakley & Stewart, P.A. 401 East Jackson Street, Suite 1500 Tampa, FL 33602 Email: jschifino@gunster.com

Re: Request for Revision of Language on Receivership Website

Mr. Schifino,

On behalf of Student Solution Services, this correspondence formally notifies you of significant legal concerns stemming from the Receiver's actions in *FTC v. Start Connecting*. Specifically, the Receivership website for USA Student Debt Relief is redirecting traffic from https://www.usastudentdebtrelief.com to a page containing inflammatory and prejudicial statements, including unfounded claims that the services provided were "illegal, misleading, and unnecessary."

As domain owner and a named defendant, Mr. Douglas R. Goodman may bear direct and vicarious liability for the Receiver's dissemination of such defamatory content. These actions not only threaten irreparable reputational harm but also erode fundamental principles of due process and contravene established legal standards.

To safeguard against further harm and mitigate potential exposure, please confirm whether immediate corrective action will be taken to remedy this matter. Should clarification or discussion prove necessary, I remain available to confer.<sup>2</sup>

Respectfully,

Hamlet Garcia Tr.

**Student Solution Service** 



<sup>&</sup>lt;sup>1</sup> *Cf.* Perez, USSDR Receivership, 'Student Solution Service Warning Announcement' (Nov, 5, 2024) <'www.usastudentdebtreliefreceivership.com/student-solution-service-warning-announcement>

<sup>&</sup>lt;sup>2</sup> Should this remain unresolved, it may become necessary to consider legal remedies under 15 U.S.C. § 1125 (Lanham Act) and related provisions, though every effort is made to avoid such recourse.

101 E Olney Ave - Unit 330 Philadelphia, PA 19120 HamletGarciaJr@gmail.com

**December 22, 2024** 

Jared J. Perez acting; Receiver 301 Druid Rd W Clearwater, FL

> Request for Revision of Language on Receivership Website Re:

Dear Mr. Perez:

On behalf of Student Solution Services, I write in response to the recent statements made on the USA Student Debt Relief Receivership website regarding the ongoing management of Start Connecting.1 Your assertions, as articulated on the website, states, *inter alia*, that:

> [y]ou; Jared Joseph Perez, a man who; at times acts in the capacity of 'Receiver' for; 'USA Student Debt Relief'.' claim, through reasoned belief, that 'Student Solution Services' offer 'illegal, misleading, and unnecessary 'services'. 2

The language on the USA Student Debt Relief Receivership website, prejudices the case and violates fundamental legal principles. Statements like "[d]efendants have made material misrepresentations" and the directive to "not rely on representations made by USA Student Debt Relief" prematurely imply guilt, undermining the presumption of innocence and due process.

This premature characterization contradicts the procedural status of the case and risks reputational harm. I respectfully request that you promptly revise the language to reflect that these allegations are unproven and to ensure fairness, impartiality, and adherence to due process principles.

I expect a response by December 31st, 2024 to confirm corrective action.<sup>3</sup>

Sincerely,

Hamlet Garcia Tr. **Student Solution Service** 



<sup>&</sup>lt;sup>1</sup> Cf. Perez, USSDR Receivership, 'Student Solution Service Warning Announcement' (Nov, 5, 2024) </www.usastudentdebtreliefreceivership.com/student-solution-service-warning-announcement>

<sup>&</sup>lt;sup>2</sup> ...if you no longer hold this belief, please inform us of the error.

<sup>&</sup>lt;sup>3</sup> Failure to address this will compel us to seek legal remedies for defamation under 15 U.S.C. § 1125 (Lanham Act) and related claims.

Document 151-22 PageID 3365



# **Potential Violation of Preliminary Injunction**

1 message

Hamlet Garcia <a href="mailto:hamletgarciajr@gmail.com">hamletgarciajr@gmail.com</a>

Mon, Dec 23, 2024 at 1:15 PM

To: Jared Perez <jared.perez@jaredperezlaw.com>, contact@usasdr-receivership.com
Cc: Matthew Mueller <matt@fmhlegal.com>, "Gielow, D'Laney" <dgielow@ftc.gov>, "Nash, Nathan" <nnash@ftc.gov>,
"Carson, Christine" <ccarson@ftc.gov>, FLMD\_Local\_Rules@flmd.uscourts.gov

Dear Mr. Perez,

Please find attached a letter addressing a potential violation of the Preliminary Injunction in Federal Trade Commission v. Start Connecting LLC, et al., Case No. 8:24-cv-1626-KKM-AAS.

For reference, Judge Kathryn Kimball Mizelle and Lead Counsel Nathan Nash have been copied on this correspondence. Should you require any further clarification, please do not hesitate to contact me.

Respectfully,

Hamlet Garcia II

man







**December 23, 2024** 

Jared J. Perez acting; Receiver 301 Druid Rd W Clearwater, FL

> Potential Violation of Preliminary Injunction; Re:

> > In the Matter of Federal Trade Commission v. Start Connecting

LLC, et al., Case No. 8:24-cv-1626-KKM-AAS (M.D. Fla.)

Dear Mr. Perez:

As I stand before this esteemed Court, I do so with the deepest humility and contrition, for in the matter of Student Solution Service, it appears that, in my earnest endeavors, I have, perchance, trespassed upon the Court's solemn order. Like one who seeks absolution before the sovereign hand of justice, I humbly lay forth my actions, that they may be seen not in malice but in oversight, though none the less grave.

It is with heavy heart I admit that, though no ill intent guided my course, it may be that I have, in some manner, acted in contravention to the Court's clear and just decree. In this, I am but a humble biddende, seeking not to cloak myself in excuses, but rather to lay bare the nature of my actions, so that all may be made right, in accordance with the law and in true repentance of my unintentional misstep.2



With utmost reverence,

Hamlet Garcia II.

Biddende

cc: Kathryn Kimball Mizelle (Judge) Nathan Nash (Lead Counsel)

<sup>1</sup> ...as we beseech forgiveness for our trespasses, so too do we extend forgiveness to those who trespass against us, seeking justice and mercy in equal measure.

<sup>&</sup>lt;sup>2</sup> i humbly admit my trespass, though unwitting; yet I must also call upon the receiver's solemn duty: as a steward of this Court, entrusted with oversight, he is bound to report such breach to the Almighty Judge, whose justice cannot abide concealment. To remain silent is to forsake the very charge laid upon him—one not of mere authority, but of duty to truth, law, and righteousness. In his silence, he too bears the weight of misdeed, for the truth must not be hidden from this Court. Thus, in striving to align my deeds with the will of the Almighty and the justice this Court uphold, seeking reconciliation, knowing that justice, in its purest form, doth demand transparency and accountability.



## Re: Fiduciary Breach: Urgent Response Required

1 message

Hamlet Garcia < hamletgarciajr@gmail.com>

Sat, Dec 21, 2024 at 3:15 PM

To: Jared Perez < jared.perez@jaredperezlaw.com>

Cc: Matthew Mueller <matt@fmhlegal.com>, "Gielow, D'Laney" <dgielow@ftc.gov>, "Nash, Nathan" <nnash@ftc.gov>, "Carson, Christine" <ccarson@ftc.gov>, "Goddeyne, Matthieu" <mgoddeyne@gunster.com>, "Senosiain, Melanie" <msenosiain@gunster.com>, "Schifino, John" <jschifino@gunster.com>

A small oversight was identified in the initial letter, where the salutation mistakenly referenced Nathan instead of Mr. Perez. The error has been swiftly corrected. As is often the case with legal professionals, attention to such details is paramount to avoid any grounds for non-response.

The corrected version is attached. Please ensure it reaches its rightful recipient.

Regards,

Hamlet Garcia Jr

On Sat, Dec 21, 2024 at 2:53 PM Hamlet Garcia <a href="mailto:shamletgarciajr@gmail.com">hamletgarciajr@gmail.com</a> wrote:

Dear Mr. Perez,

This letter is addressed directly and candidly. As Receiver, your legal and fiduciary duty requires transparency; silence in such a role can amount to fraud. The principle articulated in *U.S. v. Tweel*, 550 F.2d 297, 299, is clear: "[s]ilence can only be equated with fraud where there is a legal or moral duty to speak, or where an inquiry left unanswered would be intentionally misleading." *Tacit acquiescence* underscores that silence implies consent.

Enclosed is a letter detailing the Office's concerns regarding the redirection of the company's website. A prompt and clear response is expected in fulfillment of your obligations.

Sincerely,

Hamlet Garcia Jr.
Stakeholder; Creditor





101 E Olney Ave - Unit 330 Philadelphia, PA 19120 HamletGarciaJr@gmail.com

#### **December 21, 2024**

Jared J. Perez acting; *Receiver* 301 Druid Rd W Clearwater, FL 33756-3852.

Re: In the Matter of Federal Trade Commission v. Start Connecting

LLC, et al., Case No. 8:24-cv-1626-KKM-AAS (M.D. Fla.),

Dear Mr. Perez:

On behalf of the Central Office of Reform and Efficiency (CORE), thank you for your statement and actions as Receiver concerning the management of Start Connecting, also known as USA Student Debt Relief, pursuant to the preliminary injunction in the above-captioned matter. Your position asserts, *inter alia*, that you,

[y]ou; Jared Joseph Perez, a man who; at times acts in the capacity of 'Receiver' for; 'USA Student Debt Relief'.' claim 'exclusive custody, control, and possession of all assets'.

The Office has reviewed your recent actions, especially the redirection of the company's website to your receivership platform. This move, which suspended the business's consumer operations, raises key concerns about preserving its viability and balancing the interests of creditors, consumers, and stakeholders. In light of your fiduciary duties, the Office requests clarification on the following points:

- 1. The grounds and rationale for redirecting the website, including whether alternative measures were properly considered to preserve the business as a going concern;
- 2. How these actions align with your fiduciary duty to conserve assets, prevent undue harm to stakeholders, and act in the public interest;
- 3. Whether these actions were explicitly approved or consistent with the court's expectations under the receivership order.

While the Office recognizes the complexity of your role and the need for decisive action, transparency is paramount. Any actions that risk irreparable harm to the business demand clear justification and compliance with fiduciary and judicial standards. We appreciate your cooperation and prompt response to these concerns.<sup>1</sup>

Hamlet Garcia Ir.

man; stakeholder; creditor

<sup>&</sup>lt;sup>1</sup> Hamlet's intellectual property—content and plugins—was redirected without authorization, distinct from the domain under receivership. This constitutes potential copyright infringement and misuse of assets beyond the receiver's authority. If unresolved, a cease-and-desist and writ of mandamus: to *show cause* will be filed to compel action.

# Exhibit V



#### Re: Copy of Pleading 88 and Exhibits

From Juan Rojas <jayrojas423@gmail.com>

Date Fri 10/18/2024 11:16 PM

To Dominic Tinnirello <dominic@fmhlegal.com>

1 attachment (5 KB)

Outlook-Icon;

Stop

El vie, 18 de oct de 2024, 8:11 a.m., Dominic Tinnirello < <a href="mailto:dominic@fmhlegal.com">dominic@fmhlegal.com</a>> escribió: Good Morning Mr. Rojas,

I am reaching out on behalf of Matthew Mueller. Attached to this email, please find a copy of pleading 88 and the exhibits that go with it.

Thank you, Dominic

Icon Description automatically

**Dominic Tinnirello | Fogarty Mueller Harris, PLLC** 

tomatically Legal Assistant

generated 501 E. Kennedy Blvd., Suite 1030 | Tampa, FL 33602

Office: (813)-549-4490 |

Email: <u>dominic@fmhlegal.com</u> | Website: <u>www.fmhlegal.com</u>

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# Exhibit W

Case Number: 05-CF-012239-A

Uniform Case Number: 292005CF012239000AHC Judicial Officer: Ficarrotta, Ronald. N Filed On: 2005-06-22 Defendant: ROJAS, JUAN SEBASTIAN

Case Type: FELONY Amount Due: \$370.00

Case Status: Close of ReOpen

**Booking Numbers:** 06015373

			001	313373		
			CASE PARTY INFO	RMATION		
Party Type	Name		Attorney		Attorney	/ Contact
			CASE JUDGE INFO	RMATION		
Judge Assiç	gned		Division	Date	Re	eason
Ficarrotta, N	. Ronald		Division G	08/03/2005	Converted Record	
Heinrich, R.	Walter		Tampa Division O	06/22/2005		
			CASE OFFENSE INF	ORMATION		
Offense	Statute	Degree				Date
3	8121312A	8121312A I	ROBBERY (FIREARM-	LESS THAN \$300)		06/17/2005
	Filed As: 8100	21B2A FELO	NY LIFE 08/01/2005			
	Arrest Date: 03	3/06/2006 Hil	Isborough County Sher	riff's Office		
2	810023	810023 BU	RGLARY OF A DWELL	.ING		06/17/2005
	Filed As: 8100	212B FELON	Y PUNISHABLE BY LII	FE 08/01/2005		
1	782.04(2)	782.04(2) A	TTEMPTED MURDER	IN THE SECOND D	EGREE	06/17/2005
	Filed As: 7820	41 FIRST DE	GREE FELONY 08/01/	2005		
			CASE WARRANT INF	ORMATION		
Warrant	W	arrant Status	3		Location	Issue Date
WARI-0134	IO-05 IN	IACTIVE WAI	RRANT/PICK UP		CONVERSION WARRANT LOCATION	06/22/2005
Status Date	e Warrant Sta	tus			Comment	
06/22/2005	WARRANT/	CAPIAS ISSU	ED			
03/14/2006	INACTIVE V	/ARRANT/PI	CK UP			
Charge	Offense Desc	ription			Degree Description	Offense Date
1	782042-MURE DEGREE	02002 (FS) A <sup>-</sup>	TTEMPTED MURDER	IN THE SECOND	SECOND DEGREE FELONY	08/01/2005

CASE EVENT INFORMATION

09/24/2014	FILE RECEIVED IN HOME LOCATION - RC	
09/23/2014	FILE RETURNED TO HOME LOCATION - RC	
09/15/2014	FILE RECEIVED IN REQUESTING DEPT - FELONY	
09/15/2014	FILE SENT TO REQUESTING DEPARTMENT	
09/15/2014	FILE AT RECORDS CENTER - SEND TO FELONY	
	PUBLIC VIEW	
07/14/2014	FILE RECEIVED IN HOME LOCATION - RC	
07/14/2014	FILE RECEIVED IN HOME LOCATION - RC	
07/11/2014	FILE RETURNED TO HOME LOCATION - RC	

07/03/2014 FILE RECEIVED IN REQUESTING DEPT - FELONY 07/02/2014 FILE SENT TO REQUESTING DEPARTMENT

07/02/2014 FILE AT RECORDS CENTER - SEND TO FELONY

**PUBLIC VIEW** 

Doc Charge Index Number

Charge Title

**Event Date** 

	STATE OF FLORIDA vs ROJAS, JUAN SEBASTIAN
06/26/2014	FILE RECEIVED IN HOME LOCATION - RC
06/25/2014	FILE RETURNED TO HOME LOCATION - RC
06/24/2014	FILE RECEIVED IN REQUESTING DEPT - FELONY
06/24/2014	FILE SENT TO REQUESTING DEPARTMENT
06/24/2014	FILE AT RECORDS CENTER - SEND TO FELONY
	d johnson for copies
09/20/2011	ORDER DENYING
	MOTION FOR JAIL TIME CREDIT WITH ISSUANCE OF AMENDED SENTENCING ERROR ORDER - SIGNED BY JDG FICARROTTA. User ID=SIERRAVI
	"Defendant: ROJAS, JUAN SEBASTIAN"
08/04/2011	PRO SE MOTION CREDIT TIME
	WITH ISSUANCE OF AMENDED SENTENCING ERROR User ID=SIERRAVI
	"Defendant: ROJAS, JUAN SEBASTIAN"
07/17/2008	CASE STATUS UPDATED
	User ID=LYNN
07/17/2008	DEFENDANT CLOSED
	User ID=ROBINSONS
	"Defendant: ROJAS, JUAN SEBASTIAN"
07/17/2008	COPIES OF ORDER SENT TO
	DEFT, SAO User ID=ROBINSONS
	"Defendant: ROJAS, JUAN SEBASTIAN"
07/17/2008	ORDER DENYING
	MOTION TO DEFINE OR CLARIFY SENTENCE - SIGNED BY JUDGE FICARROTTA ON 7-17-08 User ID=ROBINSONS
	"Defendant: ROJAS, JUAN SEBASTIAN"
07/14/2008	REOPEN CASE
	User ID=LYNN
07/07/2008	MOTION TO CLARIFY SENTENCE
	User ID=PESQUERA
	"Defendant: ROJAS, JUAN SEBASTIAN"
12/21/2006	CASE STATUS UPDATED
	User ID=CUSHMAN
12/21/2006	DEFENDANT CLOSED
	User ID=LETO
	"Defendant: ROJAS, JUAN SEBASTIAN"
12/11/2006	COPIES OF ORDER SENT TO
	SAO, ATTY HUERTA - 2 CERTIFIED COPIES TO DOC User ID=COOKEMS
	"Defendant: ROJAS, JUAN SEBASTIAN"
12/11/2006	STIPULATION
	TO CORRECT CRIMINAL PUNISHMENT SCORESHEET SIGNED BY JUDGE FICARROTTA User ID=COOKEMS
	"Defendant: ROJAS, JUAN SEBASTIAN"
11/15/2006	AMENDED SENTENCE
	AMENDED JGMT REFLECTING STATE AMENDED INFORMATION AS TO CT 3 TO A F2. DONE IN OPEN COURT ON 8 NOV 2006, SIGNED BY JDG FICARROTTA. 2 CERTIFIED COPIES OF AMENDED JGMT, ALONG W/ DOCKET PAGE FROM 8 NOV 06 DIV G, MOTION TO CORRECT SENTENCE, CORRECTED GUI
	"Defendant: ROJAS, JUAN SEBASTIAN"
11/08/2006	Motion Hearing (Judicial Officer: Ficarrotta, Ronald N)
	(08:00 AM - COURTROOM 12 - IN PERSON 401 N JEFFERSON ST. TAMPA FL 33602)

CONVERTED MINUTE CODE

	STATE OF FLORIDA vs ROJAS, JUAN SEBASTIAN
	TEXT-SEE FREE FORM TEXT Text: CLERK TO PREPARE AMENDED SENTENCE Hearing: MOT-2006-11-08; Motion By: ; Ruling: Ruling Desc: SEE FREE FORM TEXT
	"Defendant: ROJAS, JUAN SEBASTIAN"
11/08/2006	CONVERTED MINUTE CODE
	TEXT-SEE FREE FORM TEXT Text: STATE AMENDED CT3 OF THE INFO TO REFLECT A SECOND DEGREE FELONY Hearing: MOT-2006-11-08; Motion By: ; Ruling: Ruling Desc: SEE FREE FORM TEXT
	"Defendant: ROJAS, JUAN SEBASTIAN"
11/08/2006	CONVERTED MINUTE CODE
	MOTN-MOTION Text: FOR RECONSIDERATION OF MOTION FOR REDUCTION OF SENTENCE Hearing: MOT-2006-11-08; Motion By: ; Ruling: MOTD Ruling Desc: MOTION DENIED
	"Defendant: ROJAS, JUAN SEBASTIAN"
11/08/2006	CONVERTED MINUTE CODE
	TEXT-SEE FREE FORM TEXT Text: DEFENDANTS MOTION TO CORRECT SENTENCE - GRANTED Hearing: MOT-2006-11-08; Motion By: ; Ruling: Ruling Desc: SEE FREE FORM TEXT
	"Defendant: ROJAS, JUAN SEBASTIAN"
11/08/2006	CONVERTED MINUTE CODE
	WICO-WITH COUNSEL Text: Hearing: MOT-2006-11-08; Motion By: ; Ruling: Ruling Desc: WITH COUNSEL
	"Defendant: ROJAS, JUAN SEBASTIAN"
11/08/2006	CONVERTED MINUTE CODE
	RCR-COURT REPORTER Text: KIM GREEN Hearing: MOT-2006-11-08; Motion By: ; Ruling: Ruling Desc: COURT REPORTER
	"Defendant: ROJAS, JUAN SEBASTIAN"
11/08/2006	CONVERTED MINUTE CODE
	BYAT-BY ATTORNEY Text: Hearing: MOT-2006-11-08; Motion By: ; Ruling: Ruling Desc: BY ATTORNEY
	"Defendant: ROJAS, JUAN SEBASTIAN"
11/08/2006	CONVERTED MINUTE CODE
	ASSA-ASSISTANT STATE ATTORNEY Text: Hearing: MOT-2006-11-08; Motion By: ; Ruling: Ruling Desc: ASSISTANT STATE ATTORNEY
11/00/2006	"Defendant: ROJAS, JUAN SEBASTIAN"
11/08/2006	INFORMATION AMENDED STATE AMENDED INFORMATION IN OPEN COURT AS TO COUNT THREE LEVEL AND DEGREE ONLY User ID=BAKERSE
	"Defendant: ROJAS, JUAN SEBASTIAN"
11/08/2006	MOTION
	For Reconsideration Of Motion For Reduction Of Sentence User ID=AVERSA
	"Defendant: ROJAS, JUAN SEBASTIAN"
11/08/2006	MOTION TO CORRECT SENTENCE
	User ID=AVERSA
	"Defendant: ROJAS, JUAN SEBASTIAN"
11/08/2006	NOTICE OF HEARING
	User ID=AVERSA
	"Defendant: ROJAS, JUAN SEBASTIAN"
11/07/2006	MOTION/CLOSED CASE (Judicial Officer: Ficarrotta, Ronald N)
	(01:30 PM - COURTROOM 12 - IN PERSON 401 N JEFFERSON ST. TAMPA FL 33602)
	MOTN FOR REDUCTION OF SENTENCE.
11/07/2006	CONVERTED MINUTE CODE
	MOTN-MOTION Text: FOR REDUCTION OF SENTENCE Hearing: MOC-2006-11-07; Motion By: ; Ruling: MOTD Ruling Desc: MOTION DENIED
	"Defendant: ROJAS, JUAN SEBASTIAN"
11/07/2006	CONVERTED MINUTE CODE

		STATE OF FLORIDA vs ROJAS, JUAN SEBASTIAN
		BYAT-BY ATTORNEY Text: Hearing: MOC-2006-11-07; Motion By: ; Ruling: Ruling Desc: BY ATTORNEY
		"Defendant: ROJAS, JUAN SEBASTIAN"
11/07/2006		CONVERTED MINUTE CODE
		ASSA-ASSISTANT STATE ATTORNEY Text: Hearing: MOC-2006-11-07; Motion By: ; Ruling: Ruling Desc: ASSISTANT STATE ATTORNEY
		"Defendant: ROJAS, JUAN SEBASTIAN"
11/07/2006		CONVERTED MINUTE CODE
		RCR-COURT REPORTER Text: KIM GREEN Hearing: MOC-2006-11-07; Motion By: ; Ruling: Ruling Desc: COURT REPORTER
11/07/2006		"Defendant: ROJAS, JUAN SEBASTIAN" ORDER
11/07/2006		
		For Reduction Of Sentence (Denied) (Judge Ficarrotta) User ID=AVERSA "Defendant: ROJAS, JUAN SEBASTIAN"
10/30/2006		MOTION
		FOR REDUCTION OF SENTENCE/ UNSIGNED ORDERS ATTACHED User ID=MORANKE
		"Defendant: ROJAS, JUAN SEBASTIAN"
10/30/2006		NOTICE OF HEARING
		FOR 11-7-06/ (ALREADY SET) User ID=MORANKE
		"Defendant: ROJAS, JUAN SEBASTIAN"
10/25/2006		REOPEN CASE
		User ID=CUSHMAN
10/25/2006		MOTION CLOSED CASE SET
		Event Scheduled, MOC, 07-NOV-2006, 13:30, Judge: FICARROTTA, RONALD N., Room: CR12, Room Location: AN, User ID = MORANKE User ID=MORANKE
		"Defendant: ROJAS, JUAN SEBASTIAN"
10/25/2006		REOPEN MOTION
		User ID=MORANKE
		"Defendant: ROJAS, JUAN SEBASTIAN"
10/24/2006		NOTICE OF HEARING
		FOR 11-7-06/ (FILED W/O MOTN) User ID=MORANKE
		"Defendant: ROJAS, JUAN SEBASTIAN"
09/19/2006		MEMORANDUM OF DEVIATION
		FROM THE FIREARM /DESTRUCTIVE DEVICE MANDATORY MINIMUMS OF FLORIDA STATUTE 775.087(2) AND (3) User ID=GOODE
		"Defendant: ROJAS, JUAN SEBASTIAN"
09/18/2006		FELONY COMMITMENT TO FLORIDA STATE PRISON
		FOR SEN DATE 9-13-06-RF/VBA User ID=BENSON
		"Defendant: ROJAS, JUAN SEBASTIAN"
09/13/2006	3	Disposition 3. 8121312A-ROBB1001 (FP) ROBBERY (FIREARM-LESS THAN \$300)
		3. 8121312A ROBBERY (FIREARM-LESS THAN \$300)
		NT - ADJUDGED GUILTY
09/13/2006	3	Sentence: (Ficarrotta, Ronald N)
		3. 8121312A ROBBERY (FIREARM-LESS THAN \$300) CONVERTED SENTENCING EVENT
		Attorney at Sentencing Lead Prosecutor Defense
		Confinement(Effective 09/13/2006, Min. , Max. 10 Yr, FLORIDA DEPARTMENT OF CORRECTIONS, Comment: SPJCR-DEF TO RECEIVE JAIL CREDIT; ;COMT-COMMITMENT TO FL STATE PRISON; )
		Credit for Time Served: 192 Days

		STATE OF FLORIDA vs ROJAS, JUAN SEBASTIAN
09/13/2006	2	Disposition 2. 810023-BURG3000 (FS) BURGLARY OF A DWELLING
		2. 810023 BURGLARY OF A DWELLING
		NT - ADJUDGED GUILTY
09/13/2006	2	Sentence: (Ficarrotta, Ronald N)
		2. 810023 BURGLARY OF A DWELLING
		CONVERTED SENTENCING EVENT
		Attorney at Sentencing Lead Prosecutor Defense
		Confinement(Effective 09/13/2006, Min. , Max. 10 Yr, FLORIDA DEPARTMENT OF CORRECTIONS, Comment: SPJCR-DEF TO RECEIVE JAIL CREDIT; ;COMT-COMMITMENT TO FL STATE PRISON; )
		Credit for Time Served: 192 Days
09/13/2006	1	Disposition 1. 782042-MURD2002 (FS) ATTEMPTED MURDER IN THE SECOND DEGREE
		1. 782.04(2) ATTEMPTED MURDER IN THE SECOND DEGREE
00/40/0000	4	NT - ADJUDGED GUILTY
09/13/2006	1	Sentence: (Ficarrotta, Ronald N)
		1. 782.04(2) ATTEMPTED MURDER IN THE SECOND DEGREE CONVERTED SENTENCING EVENT
		Attorney at Sentencing
		Lead Prosecutor Defense
		Confinement(Effective 09/13/2006, Min., Max. 10 Yr, FLORIDA DEPARTMENT OF CORRECTIONS, Comment: SPJCR-DEF TO RECEIVE JAIL CREDIT; ;COMT-COMMITMENT TO FL STATE PRISON; )
		Credit for Time Served: 192 Days Provisions COURT RECOMMENDS,Comment: HE SERVE HIS SENTENCE AT A YOUTHFUL OFFENDER FACILITY AND WHERE HE CAN PARTICIPATE IN EDUCATIONAL PROGRAMS AND DRUG TREATMENT
09/13/2006		SENTENCING (Judicial Officer: Ficarrotta, Ronald N)
		(01:30 PM - COURTROOM 12 - IN PERSON 401 N JEFFERSON ST. TAMPA FL 33602)
09/13/2006		CONVERTED MINUTE CODE
		HEST-HEARD SWORN TESTIMONY Text: Hearing: SEN-2006-09-13; Motion By: ; Ruling: Ruling Desc: HEARD SWORN TESTIMONY
		"Defendant: ROJAS, JUAN SEBASTIAN"
09/13/2006		CONVERTED MINUTE CODE
		ALSO-ALSO PRESENT: Text: PARENTS Hearing: SEN-2006-09-13; Motion By: ; Ruling: Ruling Desc: ALSO PRESENT:
		"Defendant: ROJAS, JUAN SEBASTIAN"
09/13/2006		CONVERTED MINUTE CODE
		FPRF-FINGERPRINTS FILED Text: Hearing: SEN-2006-09-13; Motion By:; Ruling: Ruling Desc: FINGERPRINTS FILED
		"Defendant: ROJAS, JUAN SEBASTIAN"
09/13/2006		CONVERTED MINUTE CODE
		SEGF-SENTENCING GUIDELINES FILED Text: Hearing: SEN-2006-09-13; Motion By: ; Ruling: Ruling Desc: SENTENCING GUIDELINES FILED
		"Defendant: ROJAS, JUAN SEBASTIAN"
09/13/2006		CONVERTED MINUTE CODE
		ASSA-ASSISTANT STATE ATTORNEY Text: Hearing: SEN-2006-09-13; Motior By: ; Ruling: Ruling Desc: ASSISTANT STATE ATTORNEY
00/43/3000		"Defendant: ROJAS, JUAN SEBASTIAN"
0 <u>9/13/2006</u>		CONVERTED MINUTE CODE

	•	STATE OF FLORIDA vs ROJAS, JUAN SEBASTIAN  WICO-WITH COUNSEL Text: Hearing: SEN-2006-09-13; Motion By: ; Ruling:
		Ruling Desc: WITH COUNSEL
00/40/0000		"Defendant: ROJAS, JUAN SEBASTIAN"
09/13/2006		CONVERTED MINUTE CODE
		TEXT-SEE FREE FORM TEXT Text: STATE WAIVE MINIMUM MANDATORY SENTENCE Hearing: SEN-2006-09-13; Motion By: ; Ruling: Ruling Desc: SEE FREE FORM TEXT
		"Defendant: ROJAS, JUAN SEBASTIAN"
09/13/2006		CONVERTED MINUTE CODE
		RCR-COURT REPORTER Text: KIM GREEN Hearing: SEN-2006-09-13; Motion By: ; Ruling: Ruling Desc: COURT REPORTER
00/40/0000		"Defendant: ROJAS, JUAN SEBASTIAN"
09/13/2006		CASE STATUS UPDATED
00/12/2006		User ID=CUSHMAN SEE DOCKET TEXT
09/13/2006		
		Sentencing Memorandum User ID=AVERSA
00/10/2006	2	"Defendant: ROJAS, JUAN SEBASTIAN" Plea: (Judicial Officer: Ficarrotta, Ronald N).
08/18/2006	2	2. 810023-BURG3000 (FS) BURGLARY OF A DWELLING . GUILTY
		GUILTY
08/18/2006	1	Plea: (Judicial Officer: Ficarrotta, Ronald N).
00/10/2000	'	1. 782042-MURD2002 (FS) ATTEMPTED MURDER IN THE SECOND DEGREE . GUILTY
09/47/2006		GUILTY  DDFTDIAL ( hydicial Officery Ficerrette Depold N)
08/17/2006		PRETRIAL (Judicial Officer: Ficarrotta, Ronald N) (08:00 AM - COURTROOM 12 - IN PERSON 401 N JEFFERSON ST. TAMPA
		(100.00 AM - COURTROOM 12 - IN PERSON 40 FN JEFFERSON 31. TAMPA FL 33602)
08/17/2006		CONVERTED MINUTE CODE
		STR-STRIKE Text: Hearing: PTR-2006-08-17; Motion By: ; Ruling: Ruling Desc: STRIKE
		"Defendant: ROJAS, JUAN SEBASTIAN"
08/17/2006		ORDER ASSESSING CHARGES COSTS FINE AND JUDGMENT PER JUDGE FICARROTTA User ID=COLON
08/17/2006		SENTENCING SET AND NOTICE SENT
00/11/2000		Event Scheduled, SEN, 13-SEP-2006, 13:30, Judge: FICARROTTA, RONALD N., Room: CR12, Room Location: AN, User ID = ROACH User ID=ROACH
		"Defendant: ROJAS, JUAN SEBASTIAN"
08/16/2006	3	Plea: (Judicial Officer: Ficarrotta, Ronald N).
		3. 8121312A-ROBB1001 (FP) ROBBERY (FIREARM-LESS THAN \$300) . GUILTY GUILTY
08/16/2006		HEARING (Judicial Officer: Ficarrotta, Ronald N)
00/10/2000		(08:30 AM - COURTROOM 12 - IN PERSON 401 N JEFFERSON ST. TAMPA FL 33602)
		CHANGE OF PLEA.
08/16/2006		CONVERTED MINUTE CODE
		ASSA-ASSISTANT STATE ATTORNEY Text: Hearing: HEA-2006-08-16; Motion By: ; Ruling: Ruling Desc: ASSISTANT STATE ATTORNEY
		"Defendant: ROJAS, JUAN SEBASTIAN"
08/16/2006		CONVERTED MINUTE CODE
		NOTA-NOTIFY ATTORNEY Text: Hearing: HEA-2006-08-16; Motion By: ; Ruling: Ruling Desc: NOTIFY ATTORNEY
		"Defendant: ROJAS, JUAN SEBASTIAN"
0 <u>8/16/2006</u>		CONVERTED MINUTE CODE

	STATE OF FLORIDA vs ROJAS, JUAN SEBASTIAN
	SFCD-STRIKE FUTURE COURT DATE Text: 8-17-06 PTR 8-21-06 JTR Hearing: HEA-2006-08-16; Motion By: ; Ruling: Ruling Desc: STRIKE FUTURE COURT DATE
	"Defendant: ROJAS, JUAN SEBASTIAN"
08/16/2006	CONVERTED MINUTE CODE
	PFF-PLEA FORM FILED Text: Hearing: HEA-2006-08-16; Motion By: ; Ruling: Ruling Desc: PLEA FORM FILED
	"Defendant: ROJAS, JUAN SEBASTIAN"
08/16/2006	CONVERTED MINUTE CODE
	WPSI-WAIVED PRE SENTENCE INVESTIGAT Text: Hearing: HEA-2006-08-16; Motion By: ; Ruling: Ruling Desc: WAIVED PRE SENTENCE INVESTIGAT
	"Defendant: ROJAS, JUAN SEBASTIAN"
08/16/2006	CONVERTED MINUTE CODE
	WDNG-WITHDREW PLEA OF NOT GUILTY Text: Hearing: HEA-2006-08-16; Motion By: ; Ruling: Ruling Desc: WITHDREW PLEA OF NOT GUILTY
	"Defendant: ROJAS, JUAN SEBASTIAN"
08/16/2006	CONVERTED MINUTE CODE
	WARR-WAIVE ARRAIGNMENT Text: Hearing: HEA-2006-08-16; Motion By: ; Ruling: Ruling Desc: WAIVE ARRAIGNMENT
	"Defendant: ROJAS, JUAN SEBASTIAN"
08/16/2006	CONVERTED MINUTE CODE
	WICO-WITH COUNSEL Text: Hearing: HEA-2006-08-16; Motion By: ; Ruling: Ruling Desc: WITH COUNSEL
	"Defendant: ROJAS, JUAN SEBASTIAN"
08/16/2006	CONVERTED MINUTE CODE
	RCR-COURT REPORTER Text: KIM GREEN Hearing: HEA-2006-08-16; Motion By: ; Ruling: Ruling Desc: COURT REPORTER
	"Defendant: ROJAS, JUAN SEBASTIAN"
08/16/2006	INFORMATION FILED
	INFORMATION AMENDED IN OPEN COURT AS TO COUNT TWO DEF ROJAS User ID=BAKERSE
00/40/0000	"Defendant: ROJAS, JUAN SEBASTIAN"
08/16/2006	COURT EVENT DELETED
	Event Deleted, JTR, 21-AUG-2006, 08:00:00, Judge: FICARROTTA, RONALD N, Room: CR12, Room Location: AN, User ID = AVERSA User ID=AVERSA
00/40/0000	"Defendant: ROJAS, JUAN SEBASTIAN"
08/16/2006	COURT EVENT DELETED
	Event Deleted, PTR, 17-AUG-2006, 08:30:00, Judge: FICARROTTA, RONALD N, Room: CR12, Room Location: AN, User ID = AVERSA User ID=AVERSA
00/45/0000	"Defendant: ROJAS, JUAN SEBASTIAN"
08/15/2006	SUBPOENA FOR DEPOSITION ISSUED
	UNSERVED User ID=GOODE
00/44/0000	"Defendant: ROJAS, JUAN SEBASTIAN"
08/14/2006	HEARING SET AND NOTICE SENT
	Event Scheduled, HEA, 16-AUG-2006, 08:30, Judge: FICARROTTA, RONALD N., Room: CR12, Room Location: AN, User ID = MORANKE User ID=MORANKE "Defendant: ROJAS, JUAN SEBASTIAN"
08/14/2006	NOTICE OF HEARING
00/ 1 <del>1</del> /2000	FOR 8-16-06/ CHANGE OF PLEA User ID=MORANKE
	"Defendant: ROJAS, JUAN SEBASTIAN"
08/01/2006	PRETRIAL SET AND NOTICE SENT
00/01/2000	Event Scheduled,PTR,17-AUG-2006,08:30, Judge:FICARROTTA, RONALD N., Room:CR12, Room Location:AN, User ID = HERNANDZ User ID=HERNANDZ
	"Defendant: ROJAS, JUAN SEBASTIAN"
07/31/2006	MOTION/PENDING CASE (Judicial Officer: Ficarrotta, Ronald N)

	STATE OF FLORIDA vs ROJAS, JUAN SEBASTIAN
	(08:30 AM - COURTROOM 12 - IN PERSON 401 N JEFFERSON ST. TAMPA FL 33602)
	REQUEST FOR 8-21-06 TRIAL DATE. MOTN FOR LEAVE TO CROSS EXAMINE & TO. PRESENT A DEFENSE/ MOTN TO COMPEL / MOTN. TO DISMISS COUNT 2
07/31/2006	CONVERTED MINUTE CODE
	TEXT-SEE FREE FORM TEXT Text: MOTION FOR LEAVE TO CROSS EXAMINE AND TO PRESENT A DEFENSE/ MOTN TO COMPEL/ MOTN TO DISMISS COUNT 2 - STRIKE W/O PREJUDICE Hearing: MOP-2006-07-31; Motion By: ; Ruling: Ruling Desc: SEE FREE FORM TEXT
	"Defendant: ROJAS, JUAN SEBASTIAN"
07/31/2006	CONVERTED MINUTE CODE
	TEXT-SEE FREE FORM TEXT Text: REQUEST FOR 8-21-06 TRIAL DATE - GRANTED Hearing: MOP-2006-07-31; Motion By: ; Ruling: Ruling Desc: SEE FREE FORM TEXT
	"Defendant: ROJAS, JUAN SEBASTIAN"
07/31/2006	CONVERTED MINUTE CODE
	CONT-CONTINUED Text: 8/17/06 8:30 PTR Hearing: MOP-2006-07-31; Motion By: ; Ruling: Ruling Desc: CONTINUED
07/04/0000	"Defendant: ROJAS, JUAN SEBASTIAN"
07/31/2006	CONVERTED MINUTE CODE
	NOTA-NOTIFY ATTORNEY Text: Hearing: MOP-2006-07-31; Motion By: ; Ruling: Ruling Desc: NOTIFY ATTORNEY
07/24/2006	"Defendant: ROJAS, JUAN SEBASTIAN"
07/31/2006	CONVERTED MINUTE CODE
	WICO-WITH COUNSEL Text: Hearing: MOP-2006-07-31; Motion By: ; Ruling: Ruling Desc: WITH COUNSEL
07/04/0000	"Defendant: ROJAS, JUAN SEBASTIAN"
07/31/2006	CONVERTED MINUTE CODE
	ASSA-ASSISTANT STATE ATTORNEY Text: Hearing: MOP-2006-07-31; Motion By: ; Ruling: Ruling Desc: ASSISTANT STATE ATTORNEY
07/04/0000	"Defendant: ROJAS, JUAN SEBASTIAN"
07/31/2006	CONVERTED MINUTE CODE
	RCR-COURT REPORTER Text: KIM GREEN Hearing: MOP-2006-07-31; Motion By: ; Ruling: Ruling Desc: COURT REPORTER
07/31/2006	"Defendant: ROJAS, JUAN SEBASTIAN" COURT EVENT DELETED
07/31/2006	Event Deleted, PTR, 03-AUG-2006, 08:30:00, Judge: FICARROTTA, RONALD N, Room: CR12, Room Location: AN, User ID = AVERSA User ID=AVERSA
	"Defendant: ROJAS, JUAN SEBASTIAN"
07/31/2006	COURT EVENT DELETED
07/31/2000	Event Deleted, JTR, 07-AUG-2006, 08:00:00, Judge: FICARROTTA, RONALD N,
	Room:CR12, Room Location:AN, User ID = AVERSA User ID=AVERSA  "Defendant: ROJAS, JUAN SEBASTIAN"
07/31/2006	TRAVERSE
0173172000	User ID=AVERSA
	"Defendant: ROJAS, JUAN SEBASTIAN"
07/24/2006	MOTION PENDING CASE SET
0172472000	Event Scheduled,MOP,31-JUL-2006,08:30, Judge:FICARROTTA, RONALD N., Room:CR12, Room Location:AN, User ID = MORANKE User ID=MORANKE
	"Defendant: ROJAS, JUAN SEBASTIAN"
07/21/2006	MOTION TO DISMISS
	COUNT TWO User ID=MORANKE
	"Defendant: ROJAS, JUAN SEBASTIAN"
07/21/2006	MOTION TO COMPEL
	AND FOR PROTECTIVE ORDER User ID=MORANKE
	"Defendant: ROJAS, JUAN SEBASTIAN"

	STATE OF FLORIDA vs ROJAS, JUAN SEBASTIAN
07/21/2006	MOTION
	FOR LEAVE TO CROSS EXAMINE WITNESSES (AND) TO PRESENT EVIDENCE RE: CRIMINAL ACTS OF WITNESSES AT TIME OF OFFENSE User ID=MORANKE
	"Defendant: ROJAS, JUAN SEBASTIAN"
07/21/2006	NOTICE OF HEARING
	FOR 7-31-06/ REQUEST FOR 8-21-06 TRIAL DATE ATTACHED User ID=MORANKE
	"Defendant: ROJAS, JUAN SEBASTIAN"
07/20/2006	SUBPOENA RETURNED SERVED
	User ID=GOODE
	"Defendant: ROJAS, JUAN SEBASTIAN"
07/14/2006	NOTICE OF DISCOVERY
	AMENDED User ID=ESCALONA
	"Defendant: ROJAS, JUAN SEBASTIAN"
07/13/2006	SUBPOENA FOR DEPOSITION ISSUED
	SERVED/X5 User ID=GOODE
	"Defendant: ROJAS, JUAN SEBASTIAN"
07/12/2006	SUBPOENA RETURNED SERVED
	User ID=MOLINAIS
	"Defendant: ROJAS, JUAN SEBASTIAN"
07/12/2006	SUBPOENA RETURNED SERVED
	User ID=GOODE
	"Defendant: ROJAS, JUAN SEBASTIAN"
07/10/2006	SUBPOENA RETURNED SERVED
	X5 User ID=MOLINAIS
07/07/0000	"Defendant: ROJAS, JUAN SEBASTIAN"
07/07/2006	NOTICE OF TAKING DEPOSITION
	AMENDED User ID=GOODE
07/00/0000	"Defendant: ROJAS, JUAN SEBASTIAN"
07/06/2006	SUBPOENA RETURNED SERVED
	X4 User ID=GOODE
07/05/2006	"Defendant: ROJAS, JUAN SEBASTIAN"
07/05/2006	SUBPOENA RETURNED SERVED  X7 User ID=GOODE
	"Defendant: ROJAS, JUAN SEBASTIAN"
07/05/2006	SUBPOENA RETURNED SERVED
07/05/2000	X3 User ID=GOODE
	"Defendant: ROJAS, JUAN SEBASTIAN"
06/28/2006	NOTICE OF TAKING DEPOSITION
00/20/2000	User ID=ESCALONA
	"Defendant: ROJAS, JUAN SEBASTIAN"
06/27/2006	NOTICE OF TAKING DEPOSITION
00/21/2000	User ID=GOODE
	"Defendant: ROJAS, JUAN SEBASTIAN"
06/22/2006	SUBPOENA FOR DEPOSITION ISSUED
30,22,2000	x4/ SERVED User ID=VILLEGAS
	"Defendant: ROJAS, JUAN SEBASTIAN"
06/21/2006	SUBPOENA RETURNED SERVED
53,2 1,2000	User ID=MOLINAIS
	"Defendant: ROJAS, JUAN SEBASTIAN"
06/21/2006	JURY TRIAL SET AND NOTICE SENT

#### **CASE NUMBER: 05-CF-012239-A** STATE OF ELORIDA VE RO LAS ILIAN SERASTIAN

	STATE OF FLORIDA vs ROJAS, JUAN SEBASTIAN
	Event Scheduled, JTR, 21-AUG-2006, 08:00, Judge: FICARROTTA, RONALD N., Room: CR12, Room Location: AN, User ID = THOMPKNS User ID=THOMPKNS
	"Defendant: ROJAS, JUAN SEBASTIAN"
06/21/2006	JURY TRIAL SET AND NOTICE SENT
	Event Scheduled, JTR, 07-AUG-2006, 08:00, Judge: FICARROTTA, RONALD N., Room: CR12, Room Location: AN, User ID = THOMPKNS User ID=THOMPKNS
	"Defendant: ROJAS, JUAN SEBASTIAN"
06/21/2006	PRETRIAL SET AND NOTICE SENT
	Event Scheduled, PTR, 03-AUG-2006, 08:30, Judge: FICARROTTA, RONALD N., Room: CR12, Room Location: AN, User ID = THOMPKNS User ID=THOMPKNS
	"Defendant: ROJAS, JUAN SEBASTIAN"
06/20/2006	MOTION/PENDING CASE (Judicial Officer: Ficarrotta, Ronald N)
	(08:30 AM - COURTROOM 12 - IN PERSON 401 N JEFFERSON ST. TAMPA FL 33602)
	MOTN TO CONTINUE.
06/20/2006	CONVERTED MINUTE CODE
	CONT-CONTINUED Text: 8/3-PTR, 8/7JTR & 8/21-JTR @8:00 Hearing: MOP-2006-06-20; Motion By: ; Ruling: Ruling Desc: CONTINUED
	"Defendant: ROJAS, JUAN SEBASTIAN"
06/20/2006	CONVERTED MINUTE CODE
	NOTA-NOTIFY ATTORNEY Text: Hearing: MOP-2006-06-20; Motion By: ; Ruling: Ruling Desc: NOTIFY ATTORNEY
00/00/0000	"Defendant: ROJAS, JUAN SEBASTIAN"
06/20/2006	CONVERTED MINUTE CODE
	NODE-NOTIFY DEFENDANT Text: Hearing: MOP-2006-06-20; Motion By: ; Ruling: Ruling Desc: NOTIFY DEFENDANT
00/00/0000	"Defendant: ROJAS, JUAN SEBASTIAN"
06/20/2006	CONVERTED MINUTE CODE
	MOCO-MOTION FOR CONTINUANCE Text: Hearing: MOP-2006-06-20; Motion By: ; Ruling: MOTG Ruling Desc: MOTION GRANTED
06/00/0006	"Defendant: ROJAS, JUAN SEBASTIAN"
06/20/2006	CONVERTED MINUTE CODE  ASSA-ASSISTANT STATE ATTORNEY Text: Hearing: MOP-2006-06-20;
	Motion By: ; Ruling: Ruling Desc: ASSISTANT STATE ATTORNEY "Defendant: ROJAS, JUAN SEBASTIAN"
06/20/2006	CONVERTED MINUTE CODE
	WICO-WITH COUNSEL Text: Hearing: MOP-2006-06-20; Motion By: ; Ruling: Ruling Desc: WITH COUNSEL
	"Defendant: ROJAS, JUAN SEBASTIAN"
06/20/2006	CONVERTED MINUTE CODE
	RCR-COURT REPORTER Text: KIM GREEN Hearing: MOP-2006-06-20; Motion By: ; Ruling: Ruling Desc: COURT REPORTER
	"Defendant: ROJAS, JUAN SEBASTIAN"
06/20/2006	SUBPOENA FOR DEPOSITION ISSUED
	SERVED X5 User ID=GOODE
	"Defendant: ROJAS, JUAN SEBASTIAN"
06/20/2006	COURT EVENT DELETED
	Event Deleted,PTR,06-JUL-2006,08:30:00, Judge:FICARROTTA, RONALD N, Room:CR12, Room Location:AN, User ID = AVERSA User ID=AVERSA
	"Defendant: ROJAS, JUAN SEBASTIAN"
06/20/2006	COURT EVENT DELETED
	Event Deleted, JTR, 10-JUL-2006, 08:00:00, Judge: FICARROTTA, RONALD N, Room: CR12, Room Location: AN, User ID = AVERSA User ID=AVERSA
00/00/00/0	"Defendant: ROJAS, JUAN SEBASTIAN"
0 <u>6/20/2006</u>	COURT EVENT DELETED

	STATE OF FLORIDA vs ROJAS, JUAN SEBASTIAN
	Event Deleted, JTR, 24-JUL-2006, 08:00:00, Judge: FICARROTTA, RONALD N, Room: CR12, Room Location: AN, User ID = AVERSA User ID=AVERSA
	"Defendant: ROJAS, JUAN SEBASTIAN"
06/19/2006	SUBPOENA RETURNED SERVED
	x2 User ID=ESCALONA
	"Defendant: ROJAS, JUAN SEBASTIAN"
06/16/2006	SUBPOENA RETURNED SERVED
	X2 User ID=MOLINAIS
06/15/2006	SUBPOENA RETURNED UNSERVED
	User ID=GOODE
	"Defendant: ROJAS, JUAN SEBASTIAN"
06/15/2006	SUBPOENA RETURNED SERVED
	X3 User ID=ESCALONA
	"Defendant: ROJAS, JUAN SEBASTIAN"
06/15/2006	SUBPOENA RETURNED SERVED
	X2 User ID=GOODE
	"Defendant: ROJAS, JUAN SEBASTIAN"
06/14/2006	SUBPOENA RETURNED SERVED
	X2 User ID=HOLMES
	"Defendant: ROJAS, JUAN SEBASTIAN"
06/14/2006	NOTICE OF TAKING DEPOSITION
	User ID=MAYJ
	"Defendant: ROJAS, JUAN SEBASTIAN"
06/13/2006	SUBPOENA RETURNED SERVED
	X11 User ID=GOODE
	"Defendant: ROJAS, JUAN SEBASTIAN"
06/09/2006	SUBPOENA RETURNED SERVED
	X2 User ID=BAKKEG
	"Defendant: ROJAS, JUAN SEBASTIAN"
06/09/2006	NOTICE OF TAKING DEPOSITION
	User ID=BAKKEG
	"Defendant: ROJAS, JUAN SEBASTIAN"
06/08/2006	SUBPOENA RETURNED SERVED
	X2 User ID=ESCALONA
	"Defendant: ROJAS, JUAN SEBASTIAN"
06/05/2006	MOTION PENDING CASE SET
	Event Scheduled, MOP, 20-JUN-2006, 08:30, Judge: FICARROTTA, RONALD N.,
	Room:CR12, Room Location:AN, User ID = MOŘANKE User ID=MORANKE
	"Defendant: ROJAS, JUAN SEBASTIAN"
06/02/2006	MOTION FOR CONTINUANCE
	User ID=MORANKE
	"Defendant: ROJAS, JUAN SEBASTIAN"
06/02/2006	NOTICE OF HEARING
	FOR 6-20-06 User ID=MORANKE
	"Defendant: ROJAS, JUAN SEBASTIAN"
04/27/2006	JURY TRIAL SET AND NOTICE SENT
	Event Scheduled, JTR, 24-JUL-2006, 08:00, Judge: FICARROTTA, RONALD N., Room: CR12, Room Location: AN, User ID = THOMPKNS User ID=THOMPKNS
	"Defendant: ROJAS, JUAN SEBASTIAN"
04/27/2006	JURY TRIAL SET AND NOTICE SENT
	Event Scheduled, JTR, 10-JUL-2006, 08:00, Judge: FICARROTTA, RONALD N., Room: CR12, Room Location: AN, User ID = THOMPKNS User ID=THOMPKNS
	"Defendant: ROJAS, JUAN SEBASTIAN"

STATE OF FLORIDA vs ROJAS, JUAN SEBASTIAN		
04/27/2006	PRETRIAL SET AND NOTICE SENT	
	Event Scheduled, PTR, 06-JUL-2006, 08:30, Judge: FICARROTTA, RONALD N., Room: CR12, Room Location: AN, User ID = THOMPKNS User ID=THOMPKNS	
	"Defendant: ROJAS, JUAN SEBASTIAN"	
04/26/2006	DISPOSITION (Judicial Officer: Ficarrotta, Ronald N)	
	(08:30 AM - COURTROOM 12 - IN PERSON 401 N JEFFERSON ST. TAMPA FL 33602)	
04/26/2006	DISPOSITION (Judicial Officer: Ficarrotta, Ronald N)	
	(08:30 AM - COURTROOM 12 - IN PERSON 401 N JEFFERSON ST. TAMPA FL 33602)	
04/26/2006	CONVERTED MINUTE CODE	
	CONT-CONTINUED Text: 7-24-06 JTR 8:00 AM Hearing: DIS-2006-04-26; Motion By: ; Ruling: Ruling Desc: CONTINUED	
	"Defendant: ROJAS, JUAN SEBASTIAN"	
04/26/2006	CONVERTED MINUTE CODE	
	CONT-CONTINUED Text: 7-10-06 JTR 8:00 AM Hearing: DIS-2006-04-26; Motion By: ; Ruling: Ruling Desc: CONTINUED	
	"Defendant: ROJAS, JUAN SEBASTIAN"	
04/26/2006	CONVERTED MINUTE CODE	
	CONT-CONTINUED Text: 7-06-06 PTC 8:30 AM Hearing: DIS-2006-04-26; Motion By: ; Ruling: Ruling Desc: CONTINUED	
	"Defendant: ROJAS, JUAN SEBASTIAN"	
04/26/2006	CONVERTED MINUTE CODE	
	NOTA-NOTIFY ATTORNEY Text: Hearing: DIS-2006-04-26; Motion By: ; Ruling: Ruling Desc: NOTIFY ATTORNEY	
	"Defendant: ROJAS, JUAN SEBASTIAN"	
04/26/2006	CONVERTED MINUTE CODE	
	WICO-WITH COUNSEL Text: MARCELINO HUERTA Hearing: DIS-2006-04-26; Motion By: ; Ruling: Ruling Desc: WITH COUNSEL	
	"Defendant: ROJAS, JUAN SEBASTIAN"	
04/26/2006	CONVERTED MINUTE CODE	
	ASSA-ASSISTANT STATE ATTORNEY Text: LEA ROBERTS Hearing: DIS-2006-04-26; Motion By: ; Ruling: Ruling Desc: ASSISTANT STATE ATTORNEY	
	"Defendant: ROJAS, JUAN SEBASTIAN"	
04/24/2006	NOTICE OF DISCOVERY	
	User ID=VILLEGAS	
	"Defendant: ROJAS, JUAN SEBASTIAN"	
03/22/2006	DISPOSITION SET AND NOTICE SENT	
	Event Scheduled, DIS, 26-APR-2006, 08:30, Judge: FICARROTTA, RONALD N., Room: CR12, Room Location: AN, User ID = THOMPKNS User ID=THOMPKNS	
00/04/0000	"Defendant: ROJAS, JUAN SEBASTIAN"	
03/21/2006	ARRAIGNMENT (Judicial Officer: Ficarrotta, Ronald N)	
	(08:00 AM - COURTROOM 12 - IN PERSON 401 N JEFFERSON ST. TAMPA FL 33602)	
	DEFENDANT HAS A COURT DATE FOR AN ARGN. ON 3/16/06 CASE # 05- CF-12555.	
03/21/2006	CONVERTED MINUTE CODE	
	CONT-CONTINUED Text: DIS 04-26-06 8:30 Hearing: ARGN-2006-03-21; Motion By: ; Ruling: Ruling Desc: CONTINUED	
00/04/0000	"Defendant: ROJAS, JUAN SEBASTIAN"	
03/21/2006	CONVERTED MINUTE CODE	
	WPNG-WRITTEN PLEA NOT GUILTY Text: Hearing: ARGN-2006-03-21; Motion By: ; Ruling: Ruling Desc: WRITTEN PLEA NOT GUILTY	
	"Defendant: ROJAS, JUAN SEBASTIAN"	

		STATE OF FLORIDA vs ROJAS, JUAN SEBASTIAN
03/21/2006		CONVERTED MINUTE CODE
		DEFT-DEFENDANT Text: PRESENT Hearing: ARGN-2006-03-21; Motion By: ; Ruling: Ruling Desc: DEFENDANT
00/04/0000		"Defendant: ROJAS, JUAN SEBASTIAN"
03/21/2006		CONVERTED MINUTE CODE
		RCR-COURT REPORTER Text: KIM GREEN Hearing: ARGN-2006-03-21; Motion By: ; Ruling: Ruling Desc: COURT REPORTER
		"Defendant: ROJAS, JUAN SEBASTIAN"
03/21/2006		CONVERTED MINUTE CODE
		ASSA-ASSISTANT STATE ATTORNEY Text: Hearing: ARGN-2006-03-21; Motion By:; Ruling: Ruling Desc: ASSISTANT STATE ATTORNEY
		"Defendant: ROJAS, JUAN SEBASTIAN"
03/21/2006		CONVERTED MINUTE CODE
		WOCO-WITHOUT COUNSEL Text: Hearing: ARGN-2006-03-21; Motion By: ; Ruling: Ruling Desc: WITHOUT COUNSEL
		"Defendant: ROJAS, JUAN SEBASTIAN"
03/17/2006		DISPOSITION SET AND NOTICE SENT
		Event Scheduled, DIS, 26-APR-2006, 08:30, Judge: FICARROTTA, RONALD N., Room: CR12, Room Location: AN, User ID = THOMPKNS User ID=THOMPKNS
	_	"Defendant: ROJAS, JUAN SEBASTIAN"
03/16/2006	3	Plea: (Judicial Officer: Ficarrotta, Ronald N).
		3. 8121312A-ROBB1001 (FP) ROBBERY (FIREARM-LESS THAN \$300) . WRITTEN PLEA OF NOT GUILTY
0011010000	•	WRITTEN PLEA OF NOT GUILTY
03/16/2006	3	Plea: (Judicial Officer: Ficarrotta, Ronald N).
		3. 8121312A-ROBB1001 (FP) ROBBERY (FIREARM-LESS THAN \$300). WRITTEN PLEA OF NOT GUILTY
00/40/0000	0	WRITTEN PLEA OF NOT GUILTY
03/16/2006	2	Plea: (Judicial Officer: Ficarrotta, Ronald N).  2. 810023-BURG3000 (FS) BURGLARY OF A DWELLING . WRITTEN PLEA OF NOT GUILTY
		WRITTEN PLEA OF NOT GUILTY
03/16/2006	2	Plea: (Judicial Officer: Ficarrotta, Ronald N).
00/ 10/2000	_	2. 810023-BURG3000 (FS) BURGLARY OF A DWELLING . WRITTEN PLEA OF NOT GUILTY
		WRITTEN PLEA OF NOT GUILTY
03/16/2006	1	Plea: (Judicial Officer: Ficarrotta, Ronald N).
		1. 782042-MURD2002 (FS) ATTEMPTED MURDER IN THE SECOND DEGREE . WRITTEN PLEA OF NOT GUILTY
		WRITTEN PLEA OF NOT GUILTY
03/16/2006		ARRAIGNMENT (Judicial Officer: Ficarrotta, Ronald N)
		(08:00 AM - COURTROOM 12 - IN PERSON 401 N JEFFERSON ST. TAMPA FL 33602)
03/16/2006		CONVERTED MINUTE CODE
		NOTA-NOTIFY ATTORNEY Text: Hearing: ARGN-2006-03-16; Motion By: ; Ruling: Ruling Desc: NOTIFY ATTORNEY
		"Defendant: ROJAS, JUAN SEBASTIAN"
03/16/2006		CONVERTED MINUTE CODE
		NODE-NOTIFY DEFENDANT Text: Hearing: ARGN-2006-03-16; Motion By: ; Ruling: Ruling Desc: NOTIFY DEFENDANT
00/46/222		"Defendant: ROJAS, JUAN SEBASTIAN"
03/16/2006		CONVERTED MINUTE CODE
		CONT-CONTINUED Text: DISP 26-APR-2006 08:30AM Hearing: ARGN-2006-03-16; Motion By: ; Ruling: Ruling Desc: CONTINUED
		"Defendant: ROJAS, JUAN SEBASTIAN"

	STATE OF FLORIDA vs ROJAS, JUAN SEBASTIAN
03/16/2006	CONVERTED MINUTE CODE
	WPNG-WRITTEN PLEA NOT GUILTY Text: Hearing: ARGN-2006-03-16; Motion By:; Ruling: Ruling Desc: WRITTEN PLEA NOT GUILTY
	"Defendant: ROJAS, JUAN SEBASTIAN"
03/16/2006	CONVERTED MINUTE CODE
	RCR-COURT REPORTER Text: KIMGREEN Hearing: ARGN-2006-03-16; Motion By:; Ruling: Ruling Desc: COURT REPORTER
	"Defendant: ROJAS, JUAN SEBASTIAN"
03/16/2006	CONVERTED MINUTE CODE
	ALSO-ALSO PRESENT: Text: MARCELINO HUERTA Hearing: ARGN-2006-03-16; Motion By: ; Ruling: Ruling Desc: ALSO PRESENT:
	"Defendant: ROJAS, JUAN SEBASTIAN"
03/15/2006	EVENT MODIFIED
	Event Change, ARGN, 21-MAR-2006, 08:00:00, Judge: FICARROTTA, RONALD N., Room: CR12, Room Location: AN, User ID = GULLEY User ID=GULLEY
	"Defendant: ROJAS, JUAN SEBASTIAN"
03/15/2006	ARRAIGNMENT SET AND NOTICE SENT
	Event Scheduled, ARGN, 27-MAR-2006, 08:00, Judge: FICARROTTA, RONALD N., Room: CR12, Room Location: AN, User ID = GULLEY User ID=GULLEY
	"Defendant: ROJAS, JUAN SEBASTIAN"
03/15/2006	COURT EVENT DELETED
	Event Deleted, ARGN, 16-MAR-2006, 08:00:00, Judge: FICARROTTA, RONALD N, Room: CR12, Room Location: AN, User ID = GULLEY User ID=GULLEY
00/4 4/0000	"Defendant: ROJAS, JUAN SEBASTIAN"
03/14/2006	ARRAIGNMENT SET AND NOTICE SENT
	Event Scheduled, ARGN, 16-MAR-2006, 08:00, Judge: FICARROTTA, RONALD N., Room: CR12, Room Location: AN, User ID = GULLEY User ID=GULLEY
00/4 4/0000	"Defendant: ROJAS, JUAN SEBASTIAN"
03/14/2006	DEACTIVATED WARRANT
	WARI-01340-05 User ID=BAKKEG
00/40/0000	"Defendant: ROJAS, JUAN SEBASTIAN"  WARRANT RETURNED EXECUTED
03/10/2006	06-18-05 User ID=BAKKEG
	"Defendant: ROJAS, JUAN SEBASTIAN"
03/10/2006	NOTICE DEFENDANT INVOCATION CONSTITUTIONAL RIGHTS
03/10/2000	User ID=VILLEGAS
	"Defendant: ROJAS, JUAN SEBASTIAN"
03/08/2006	NOTICE OF APPEARANCE BY ATTORNEY
03/00/2000	WRITTEN PLEA, NOTICE OF DISCOVERY, ATTY: MARCELINO HUERTA, III
	User ID=MURGASEN
02/07/2006	"Defendant: ROJAS, JUAN SEBASTIAN"
03/07/2006	WARRANT SERVED
	User ID=GULLEY
02/07/2006	"Defendant: ROJAS, JUAN SEBASTIAN"
03/07/2006	ORAL ORDER APPOINTING PD User ID=CASTILLOC
	"Defendant: ROJAS, JUAN SEBASTIAN"
03/07/2006	TO BE SET
03/01/2000	PRESIDING JUDGE: WALTER HEINRICH COURT REPORTER: V. DAILEY User ID=CASTILLOC
	"Defendant: ROJAS, JUAN SEBASTIAN"
03/07/2006	CRIM AFF APP INDIGENT STATUS
25.22000	Refused service of PD, form filed. User ID=COLEMAND
	"Defendant: ROJAS, JUAN SEBASTIAN"
02/14/2006	LETTER

	STATE OF FLORIDA VS ROJAS, JUAN SEBASTIAN
	ESTRADITION COST User ID=ESCALONA
	"Defendant: ROJAS, JUAN SEBASTIAN"
11/18/2005	SUBPOENA RETURNED SERVED
	User ID=BAKKEG
	"Defendant: ROJAS, JUAN SEBASTIAN"
11/18/2005	SUBPOENA RETURNED SERVED
	X2 User ID=BAKKEG
	"Defendant: ROJAS, JUAN SEBASTIAN"
11/16/2005	SUBPOENA RETURNED SERVED
	User ID=BAKKEG
	"Defendant: ROJAS, JUAN SEBASTIAN"
11/16/2005	SUBPOENA RETURNED SERVED
	User ID=BAKKEG
	"Defendant: ROJAS, JUAN SEBASTIAN"
11/14/2005	SUBPOENA RETURNED SERVED
	X9 User ID=RAISTRIC
	"Defendant: ROJAS, JUAN SEBASTIAN"
11/14/2005	SUBPOENA RETURNED SERVED
	User ID=RAISTRIC
	"Defendant: ROJAS, JUAN SEBASTIAN"
11/10/2005	SUBPOENA RETURNED SERVED
	X9 User ID=BAKKEG
	"Defendant: ROJAS, JUAN SEBASTIAN"
10/18/2005	SEE DOCKET TEXT
	Amended Notice Of Discovery User ID=AVERSA
	"Defendant: ROJAS, JUAN SEBASTIAN"
10/05/2005	SUBPOENA RETURNED SERVED
	User ID=HIBBS
	"Defendant: ROJAS, JUAN SEBASTIAN"
10/05/2005	SUBPOENA RETURNED SERVED
. 5, 55, 2550	User ID=HIBBS
	"Defendant: ROJAS, JUAN SEBASTIAN"
09/27/2005	SUBPOENA RETURNED SERVED
55/21/2000	User ID=BAKKEG
	"Defendant: ROJAS, JUAN SEBASTIAN"
09/27/2005	SUBPOENA RETURNED SERVED
55/21/2000	User ID=BAKKEG
	"Defendant: ROJAS, JUAN SEBASTIAN"
09/26/2005	NOTICE OF DISCOVERY
0312012003	User ID=AVERSA
00/26/2005	"Defendant: ROJAS, JUAN SEBASTIAN" NOTICE OF DISCOVERY
09/26/2005	
	User ID=AVERSA
00/05/2005	"Defendant: ROJAS, JUAN SEBASTIAN"
08/05/2005	NOTICE PENDING OF FORFEITURE PROCEEDING
	User ID=MCLEOD
00/04/0067	"Defendant: ROJAS, JUAN SEBASTIAN"
08/01/2005	INFORMATION FILED WARRANT OUTSTANDING
	NO ARRAIGNMENT SET WARRANT STILL OUTSTANDING User ID=RODRIGUEZL
	"Defendant: ROJAS, JUAN SEBASTIAN"
06/22/2005	WARRANT ISSUED
0012212000	WAINTAIN 1000ED

EB User ID=BAKERSE
"Defendant: ROJAS, JUAN SEBASTIAN"
CRIMINAL REPORT AFFIDAVIT
User ID=BAKERSE

"Defendant: ROJAS, JUAN SEBASTIAN"

06/22/2005

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